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Historically, SVVSD looked to the Tiny Tim Center to provide a quality preschool experience for thousands of children with special needs. During this long partnership, the Tiny Tim Center successfully achieved its mission to provide a comprehensive early childhood education that assisted all children in reaching their highest potential. The Tiny Tim Center was able to achieve this very high standard by having the highest qualified teachers, teacher's assistants and therapists in an inclusive classroom where the student-to-teacher ratio was significantly lower than any accreditation standard. Despite the Tiny Tim Center's long and proven track record of success, SVVSD has gradually referred fewer and fewer children to the Tiny Tim Center due to budgetary cuts. Therefore, beginning in 2012/2013 families with children with Individual Education Plans (IEPs) will not be given the opportunity to choose the Tiny Tim Center for their child.

Now, if the Tiny Tim Center can best support the child's needs and foster his/her maximum development, parents will be left with a difficult choice. Families will have to enroll in the free preschool option offered by SVVSD or forfeit their child's IEP and the associated funding to pursue a placement that will give their child the best opportunity to develop academically, physically and socio-emotionally,

As news of this decision reached the community, the resounding assumption is that the Tiny Tim Center will no longer be working with children with special needs. Some fear that the Tiny Tim Center will close its doors. Nothing could be farther from the truth. Despite the recent announcement by SVVSD, the Tiny Tim Center will continue to hold true to its mission and values. The Tiny Tim Center is committed to finding creative solutions to ensure that our focus is not consumed by budgetary constraints. Our top priority is to continue providing a child-centered approach, inclusive classroom setting where typical children and children with special needs will thrive together under the guidance of our many professionals.

The Tiny Tim Center has been serving families and children in Longmont area since 1956. Throughout its long and rich history, the Tiny Tim Center has had to adapt to the ever-evolving landscape of our community. During these times of transition, the Tiny Tim Center never lost it focus on its mission and vision to assist each child in reaching his/her highest potential. Much like SVVSD, the Tiny Tim Center has found itself once again in a position where change is inevitable. As in years past, the Tiny Tim Center will successfully adapt to our new circumstances without compromising what is most important: the children. Our top priority will remain providing an unprecedented preschool setting that includes fully inclusive classrooms, exceptionally low teacher-to-student ratios and a child-centered approach that promotes diversity, empathy, respect and friendship.

Marc Cowell Executive Director



Tiny Tim Stay

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Leaving a Leaacv





**Tiny Tim** Adds a **Full-day** Program

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promoting diversity, empathy, respect and friendship

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# **OUR MISSION:**

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The Tiny Tim Center provides comprehensive early childhood education and therapeutic services to assist each child in reaching his or her highest potential.

## **BOARD OF DIRECTORS:**

Vicki Schlagel, President Beth Shipp, Vice President Mike Kirkland, Treasurer Lorry Cashatt Katie Dueber Mike Hindman Rick Kellogg Dan Kohler Greg Ludlow Scott Oliver



## **Establishing a Charitable Legacy with Life Insurance**

## AAC

When you look in the mirror, you see someone with deeply meaningful principles and beliefs. It is important that others see your legacy as a reflection of this true and complete self, not simply a reflection of your affluence. You have made sure that your family will be comfortable for generations, but you have the means and desire to do more. By creating a significant legacy to society, your assets come to represent more than wealth – they signify your generosity and passion for your principles and beliefs. The concept of social capital: Where do you want your wealth to go?

There are three possible recipients of your wealth: the government, loved ones or charity. Money used for the benefit of someone other than your heirs is known as social capital. Taxes account for a significant amount of social capital. You have no control over how the government spends this money. However, with a charitable strategy, you can ensure that your money will be used on causes that are important to you.

### What if you could:

- \* Perpetuate your beliefs and values while creating a lasting legacy?
- Give back to the community without decreasing the wealth passed to your family? Have control over where, when and how your vealth is distributed?
- Create current income tax deductions?
- Delay or avoid capital gains taxes on the sale of appreciated assets?
- Alleviate the burden of gift and estate taxes?

By establishing a charitable legacy with life insurance you can materially benefit your favorite charities while enjoying significant tax and non-tax benefits. Gifts of life insurance policies and premiums have become a popular way of providing gifts to charity.

Using life insurance is an excellent way of making a gift for numerous reasons

- \* Life insurance leverages the value of your gift. Through a relatively small annual cost, a significant benefit can be created.
- \* Using life insurance allows you to maintain all your assets for children and grandchildren.
- \* Life insurance is a self-completing gift. During your life, cash values can be used by the charity if an opportunity or emergency occurs. At your death, the charity is guaranteed to receive your full gift.
- \* Charities will receive a fixed value, which is not subject to the market volatility that is associated with stocks and bonds.
- \* Life insurance guarantees that your giving for a specific program will be fulfilled.
- \* A gift of life insurance avoids publicity.

To find out more about leaving a charitable legacy and other ways on how you can help The Tiny Tim Center please contact Marc Cowell 303-776-7417 or visit our website at www.tinytimcenter.org

Here are a few ways life insurance can be used to provide a gift to charities:

Gifting of an existing policy. If you, or you and your spouse, no longer personally need existing coverage, you can transfer ownership of the policy to a charity. You will generally receive an income tax deduction of the lesser of fair market value or your investment in the policy.

#### Gifting assets for the charity to purchase a new

**policy.** You may gift cash or other property directly to a charity with the explicit intention that these gifts be used for life insurance premiums. The policy may insure your life alone or jointly with your spouse. A joint policy pays the death benefit upon the second death and may provide a greater death benefit for the same premium. The charity is both owner and beneficiary of the policy. You receive a current income tax deduction for your gifts, and the charity is ultimately endowed by the death proceeds.

Naming a charity as a beneficiary. With permanent life insurance, you have continued access to the policy's lifetime benefits, and the charity receives the death proceeds. Naming a charity as a beneficiary of the policy you own does not create a current income tax deduction, but instead will create an estate tax deduction for the death benefit that is paid to the charity. As a variation on this theme, name the charity as a contingent beneficiary. The protection for dependents may not be needed any longer if they predecease you.

The IRS values a charitable gift using life insurance in the following way

In transferring/donating an existing policy to a charity, you receive an income tax deduction equal to the lower of:

A) The value (interpolated terminal reserve value) of the policy, or B) Your total premium outlay less any dividends you have received.

Any future premiums you gift (pay) to the charity will receive a deduction. If you have a charity purchase a new life insurance policy naming it as the owner and beneficiary, the premiums you gift to the charity are income tax deductible. The death benefit will not be included in your taxable estate resulting in federal estate tax savings. Please be aware that there are certain conditions that must be met. Consult your financial professional for an in-depth discussion of these considerations. You can use several strategies to create a lasting, meaningful philanthropic legacy. By doing so, your wealth represents the more complete you by not only providing for your loved ones, but also supporting those charities that embody your beliefs and principles. Charitable strategies are unique to each individual.

Together with your financial, tax or legal advisor, you can review these strategies and determine which best suit your personal principles and beliefs.

What You Should Know... about Augmentative and Alternative Communication

#### AAC 101

Augmentative and Alternative Communication (AAC) provides a way for individuals with little to no speech to communicate. Low technology AAC is the use of pictures, gestures, or writing. High technology AAC is the use of a computerized device with a voice.

#### Who Can Use AAC?

AAC can benefit a wide range of individuals from the beginning communicator to advanced communicators, children and adults alike.

#### Myths about AAC

Know the facts! Focusing on AAC use with infants and toddlers is important. Early learning experiences within the first 3 years of life are key for later brain development. Research shows AAC will NOT keep an individual from using or developing natural speech. There are no limits when considering who can use an AAC system. There are many benefits. The user develops an effective communication system to interact/ participate with their environment. AAC also positively impacts speech and language development, literacy skills and social communication.

### How We Can Help Here at The Tiny Tim Center

Contact a speech-language pathologist at the center. At Tiny Tim, we help you on this journey. We provide comprehensive AAC evaluations and submit the funding reports to your insurance. If your child receives an AAC computerized device, we assist with the programming. We also offer parent and teacher support and training opportunities.

Think about it... Does the individual have difficulty expressing their wants, needs or thoughts in more than one environment? Do you or others need to have background knowledge or ask multiple questions to understand what that person is saying? Does the individual become frustrated or give up when attempting to communicate? **Please consider AAC!** 

## **Resources For Parents**

YAACK- http://aac.unl.edu/yaack/ AACRERC- http://aac-rerc.psu.eduindex1023.php.html DynaVox- http://www.dynavoxtech.com Prentke Romich Company- http://www.prentrom.com/

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# A Message from the **Board President**

It's hard to believe that winter is almost behind us and we will soon be hearing the birds sing and smelling the sweet smell of flowers that are blooming. We hope that those readers who have children

attending Tiny Tim are seeing their skills continue to bloom. Soon it will be time for the four year olds to graduate from Tiny Tim and move on. These graduations are both joyous and sad for parents and the Tiny Tim staff.

I wish to personally thank those of you who were in attendance for the Auction. We were honored to have Mary Simonsen and George LeFever-founding members of Tiny Tim-in attendance. For those of you who attended the Christmas Tree Festival, you will recall that Mary and her son spoke wonderful words concerning how important Tiny Tim was in their lives. Mary again gave everyone encouraging words on how important Tiny Tim should be to this community.

The Auction was not as financially successful as we had hoped. This means the Board and Staff will continue to develop and pursue creative fundraising ideas that will generate funds for those families who need scholarship assistance.

On behalf of the board, we appreciate your generous support and we hope that you will tell your friends and family about the many services we offer for both typical children and those with special needs!

Vicki Schlagel Board President

"Lift off takes a tremendous effort, but once we break out of the gravity pull, our freedom takes on a whole new dimension." Stephen Covey



## Tiny Tim Center Offers a Half – Day and a Full- Day Program!

The Tiny Tim Center has been providing half-day inclusive preschool programs for more than 50 years. We have given children of all abilities the opportunity to grow, succeed, thrive, and be a part of a community that is diverse. As we all know, the world we live in now is much different than 50 years ago. The needs of families and children has changed, the diversity in families have grown, the opportunities to build social skills seems to be lessened, the pressure of academics in elementary school starts earlier and the household often includes more than one working parent. Unfortunately we are in a time where parents need to work long hours in order to provide for their family.

As part of our mission to be available for *all* children, the Tiny Tim Center will offer a full-day inclusive preschool classroom this fall. The school hours will run from 8:00 am - 4:00 pm with extended-day options available. As we prepare for this new preschool program, it is important to Tiny Tim to uphold our mission, "To provide comprehensive childhood education and therapeutic services to assist each child in reaching his or her highest potential" The Tiny Tim Center will continue to provide the highest quality preschool setting by maintaining a low 1:5 student-to-teacher ratio, and employing highly qualified and experienced early childhood teachers, teaching assistants and therapists in the classroom, During the mornings, the classroom will be filled with learning and play opportunities that will build the necessary skills to succeed in kindergarten and beyond. Our afternoons will consist of enrichment programs such as handwriting without tears, yoga, fine& gross motor groups, music programs and much more.

The Tiny Tim Center's full-day program will be a multi-age classroom. This creates a quality environment that promotes empathy, leadership, social skills, and community within the classroom. Children will have the opportunity to learn from one another, be leaders and to develop at their own pace without feeling pressured. The children will be a part of a child-centered environment where the teacher will create activities and classrooms around each child's developmental needs and interests. Our curriculum and philosophy will remain the same throughout the center. The children will participate in the Story Book Journey Curriculum, which brings storybooks alive in the classroom while incorporating all developmental areas. We will follow the standards of the Creative Curriculum that has been adopted statewide. Children will have endless opportunities to build social skills, empathy, self-esteem, independence, gross and fine-motor skills, as well as literacy and math skills. We are proud to have highly qualified staff members to ensure that each child thrives and develops in a fun, loving and safe environment. We are also proud to offer scholarships, so please spread the word!

LJ Ferebee Educational Coordinator

> "Hey Mary Beth this is the best school!" Ahnavae. Emerson replied "Yes, this is the best school EVER!"

