

Education

Education Is Power

By THOMAS E. WILSON, PH.D.



The importance of play in a child's life cannot be underestimated. It is important not only for its social value, but also for its therapeutic value.

Play is a child's work. A child frequently uses play to deal with his thoughts, fantasies, and feelings. Comer and Poussaint state that often the anger the child would like to express toward his/her parents or siblings is taken out on his doggy, teddy bear, or doll.

Play is also used to develop body control, language, thought, and other social skills. In play, the child can repeat an experience he/she enjoyed such as a trip to the store, a ride in the car. He/she may be seen giving a shot to a doll or teddy bear before or after he goes to the doctor. A child often practices being a competent, independent person in play to make up for the times he/she is dependent and unable to do things in the big world.

What kinds of play are best? Art, drawing, painting, clay work are particularly helpful as play activity. At two a child loves the feel of clay or paint. By three a child is beginning to pay attention to the results of his art work. At four years the child makes snakes and cakes, people and cars, animals and everything in his world with his clay.

It is interesting to note that drawings by preschool children from various income, ethnic, and racial backgrounds are very similar. Only later do clothing, jewelry, and other items characteristic of a particular culture show up.

Children gain body control through play. The early preschooler who climbs on every box, chair, or bench he can find is developing good muscle tone and muscle control. Climbing in and out and over old boxes, under the stairs, and wherever else he can get is good for him. Wheel toys with pedals, such as cars and fire engines and rockers, are good exercise for leg muscles.

Building with blocks, small boxes, and other items all serve to aid small muscle development and seem to appeal to the three and four year olds. Working with pegboards and puzzles and stringing beads seem to improve the three and four year olds' coordination between his eyes and hands.

Language development is also encouraged through play. Before two years of age, children find it difficult or almost impossible to express in words what he wants. Talking to the child even when he couldn't understand helps to prepare him to become a talker himself later on. Once he gains a few words, he discovers that he can use them to make things happen for him. It is understandable then that language becomes important. But his desire to express himself can be turned off if nobody listens to him.

If all goes well, by age three his vocabulary and ability to use language will have greatly increased. By four, he is not only a talker but a discussor. He will want to talk about the books you read together. He will want to talk about the stores he has visited.

Certain toys promote language development and provide a lot of amusement. Three and four year olds love puppets. Using their voices to speak for puppets is great fun. The child can be encouraged to use his voice to speak for another puppet and carry on a conversation or put on a play. Toy telephones are also great favorites. All of this aids in language develop-

THE HUGHES



REPORT

By Thomas F. Hughes

INSURANCE — PART 2

If you are renting, you may be able to get a Tenant's (homeowner's type) Policy that does basically what a Homeowner Policy does, except it does not cover the buildings, but your furniture, appliances, stereo, etc. are covered for fire, burglary, etc. and provides liability protection. No one should be without either a Homeowner's or Tenant's Policy whether you are buying, own outright or you are renting or leasing.

In years past, Life Insurance was not available to many people who were old, physically handicapped, or had certain illnesses. Some companies even refused to write coverage if there was a history of disease or sickness in the parents or even grandparents. Today the insurance industry will write nearly all of these up to the age of 75 or 80. Some of them have a gradual benefit built in such as paying 25% of face value or return of premium paid the first year, 50%

the second year, 75% the third year and full face value in the fourth year. A newborn child can get \$10,000 worth of Life Insurance for as little as \$5.30 a month. In the past it was felt that straight

Life Insurance or an Endowment Policy was

best to buy, but modern-day thinking and planning is turning to Term Insurance, which is designed for a special purpose to protect for as long as coverage is needed. This kind of policy has little or no cash value, loan value or extended or paid up provisions, but costs much less to buy. Too many people depend on insurance through a group plan on their job and are left without insurance when they retire or lose their job or are voluntarily terminated. Life Insurance for you and your family should be carried in addition to Job Insurance. Job Insurance that can be continued after retirement or job loss will usually have rates that are unaffordable, since you are no longer in a group.

Hospitalization Insurance is a must. Job Coverage is usually the best and most economical and should be retained after job severance. An appendectomy today can run \$10,000 or more and thus wipe out your savings, etc. and place you in a very sad financial condition. Fortunately today those over 65 who were in Social Security can get

Medicare and should make sure they get it as it will pay most heavy bills. In addition they should get a supplemental policy to pay the (\$304 as of this writing) deductible.

If possible get a Major Medical Policy to take care of horrendous costs for such things as cancer, heart conditions, etc. which can run to \$100,000 or more.

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ment as well a social development.

For further discussion of the importance of play, the writer recommends a book by James P. Comer, M.D. and Alvin F. Poussaint, M.D., entitled *Black Child Care*, which may be purchased in paperback and at most bookstores.