

crying if you only talk to him. During this stage in your baby's life, he is showing either trust or mistrust. If you give your child plenty of care and affection, he will look at the world as being a positive and warm place in which to live. Love and dependability on your part will encourage your child to grow into a trusting individual.

If your baby becomes frightened (of a vacuum cleaner, for example), comfort him and try to remove him from the feared object. Forcing him toward the feared object at this age will only heighten his fear of the object and teach him that he can't trust you to protect him.



## BUY LINES: LIFE INSURANCE

A family's life insurance need begins when the first child is conceived and reaches a maximum amount when the last child is conceived. The family insurance program should be reviewed every five years or whenever a major event happens, such as the birth of a child.

### In Reviewing Your Life Insurance Coverage, Consider the Following:

- If you were to die, would there be money to pay immediate expenses such as medical and funeral bills and legal fees?
- Is there money to pay your rent or home mortgage? (If you have mortgage insurance to cover the outstanding balance, you can count on its being paid in one sum.)

- How much would the family need each month for housing, food, clothing and other living expenses?
- Should something be set aside for your children's education?

Review your present resources. If you are covered by Social Security, your family could receive a monthly income based on a percentage of your earnings and the number of dependents. Other sources of income are investments, interest earnings and employee benefits (group insurance).

In a two-earner family, life insurance needs may be reduced. The amount of insurance needed on the primary wage earner depends on how much the family's budget relies on income from the second earner.

If income from both earners is necessary to meet the needs of the family, life insurance should be considered for both. If the family could manage without the second earner's income, then life insurance on the second earner may not be needed. The family may find it necessary to reduce their expenses at the death of one of the wage earners. But having two wage earners in a family, and insurance as a backup, is a form of financial security.

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## PUTTING KNOWLEDGE TO WORK

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Leaflet CHFD-E 39-05 HD 1-1 Reprinted September 2000

Issued in furtherance of Cooperative Extension work, Acts of May 18 and June 30, 1914, The University of Georgia College of Agricultural and Environmental Sciences and the U.S. Department of Agriculture cooperating.

*Gale A. Buchanan, Dean and Director*

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 College of Agricultural and Environmental Sciences  
 Athens, GA 30602



This newsletter is provided to you by:

County Extension Agent

# Baby Bouncer



## FIFTH MONTH Life Insurance



COOPERATIVE EXTENSION SERVICE  
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# Baby Bouncer

## FIFTH MONTH: Life Insurance

The first four months of your baby's life were quiet in comparison with the next four. The fifth month begins a new phase of growth and development for baby, and it's exciting. Here's what to expect:

### BABY'S DEVELOPMENT

Your baby is growing in more ways than one. Baby's physical development is perhaps the most obvious, but his energy level has also increased. With a little help from you, your baby may play up to two hours at one stretch.

#### Expect Your Baby to:

- Recognize faces and voices.
- Awaken early and be full of energy.
- Bring his feet to his mouth and suck on toes.
- Rock back and forth and arch his back when on his stomach.
- Stand and move body up and down when given underarm support.
- Reach and grasp objects with relatively good aim.

Your baby's language development continues this month. He may put his consonant sound (d, b, l and m) and vowel sounds (ee, ey, ah, and ooh) together to form words such as "dada," "mama" and "bye-bye." Incidentally,

your baby may say "dada" before "mama" simply because those syllables are easier in the beginning! He probably does not know what these words mean yet. With the pleasure you show when called by name, your baby will soon associate the sound with you. Have you noticed that your baby understands his name? If not, he soon will! Babies are unpredictable as to when they develop certain skills, so don't be concerned if your baby is "behind" or "ahead" of another child his age.

Your baby tends to repeat behavior that is reinforced. For example, if he hits a mobile and causes it to move, he has been reinforced by its movement. So he will hit the mobile again and again. When you smile, hug him and repeat his first attempts at words, he tends to repeat them. The lesson: Pay attention only to those behaviors that you want to see more often!

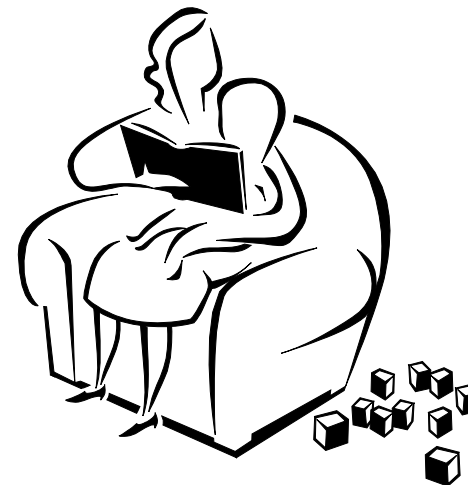


### PARENT-BABY LEARNING GAMES

Shake a rattle about 12 inches over baby's stomach. Next, move it toward baby so he can grab it. Say, "Grab the rattle," and when he does, exclaim "You've got it!" Let your baby pull the rattle toward him. Then, gently pull it out of his reach. This game helps language development and eye-hand coordination.

### BABY'S FOOD

You may offer your baby water to drink, but do not add any sweeteners. Also, do not give your baby coffee, tea or soft drinks. These are not nutritious and can be harmful to babies.



### PARENTS AS TEACHERS

You are baby's first and most important teacher. From the day he was born, you taught him about his world, what people are like, and what he can and cannot do. Sometimes he learns as much from what you don't do as from what you do. Teaching babies is not like the teaching you probably had in school — no tests for 5-month-olds! Being your baby's teacher is an exciting, rewarding part of parenting. Babies learn by copying their parents. What you say, baby will try to say. So, be a good model!

Babies also learn from exploring their environment with all their senses. Do what you can to share many different experiences with your baby. We know that his brain is forming rapidly in these first few months, and his experiences can actually help him learn more things, more easily, now and later in life. Babies who are left without much human con-

tact or stimulation have much more difficulty learning throughout life.

One word of caution: Never rush your baby. Your baby will let you know when he is ready for new activities by experimenting and becoming excited about his discoveries. He may cry or fuss if his routine is not changed when he is ready. Too much stimulation can frustrate him, so watch for his cues that he is ready for change.

### SAFETY TIPS

Baby-proof your home! Your baby will soon be crawling and getting into everything within reach. So, now is the time to remove hazards to your baby's safety. Remove matches, poisons, and small, sharp and breakable objects from your baby's environment. Keys in china cabinet doors or gun cabinets should be removed, too.

Place child-proof plastic covers on electrical outlets, and please move household cleaning products that may be under the sink to a higher shelf. When you think you have baby-proofed your home, crawl around at your baby's eye level and check for anything you may have missed.



Don't clean inside baby's ears with cotton swabs. There is a danger of pushing wax too far into the ear canal, or even rupturing the eardrum. Instead, simply clean ears with a damp washcloth. As the old doctor said, "Never put anything in your ears except your elbows!"

### BABY'S TEMPERAMENT

Your baby is growing emotionally, too. He can now feel fear, anger and disgust. He shows anticipation by waving and raising his arms to be picked up and will cling to you when you hold him. Sometimes he will stop