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UW  
**Extension**  
Cooperative Extension  
Clark County

January 2011



## Young Families Newsletter

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Dear Young Families:

Happy New Year! I wish you a happy and healthy 2011! With the start of 2011 I want to remind you of the numerous tax benefits you may qualify for.

Two tax benefits to keep in mind while filing your taxes are the *Earned Income Credit* and the *Child Tax Credit*. These two federal tax benefits are for low and moderate income workers. The *Earned Income Credit* (EIC) can be worth up to \$5,666 for families who worked in 2010. The EIC credit is calculated based on single or married status and how many children in the household. The *Child Tax Credit* (CTC) can be worth up to \$1,000 per child under the age of 17.

Families can qualify for both the EIC and CTC. In order to receive these tax benefits you must file a tax return by April 15, 2011.

Some other tax benefits you may be eligible for include: paid child care expenses, property taxes, making work pay credit, college tuition, student loan interest and work related expenses.

Make sure you hire a reputable tax preparer. Choose a tax preparer you can contact later in case there are any questions about your tax return. Do not leave your original documents with the tax preparer and never sign a blank tax return. You are responsible for the information on your taxes, not the preparer. Finally, ask questions to understand the reason for taxes you owe or the refunds you receive.

If you have any questions about the EIC or CTC go to [www.irs.gov](http://www.irs.gov), call the IRS office in Eau Claire at 715-836-8750 or call the Clark County Extension office at 715-743-5121 and ask for Julie.

Sincerely,

Julie Simek-Heggebo  
Clark County Family Living Agent

### Young Families Newsletter

A free newsletter edited by  
Julie Simek-Heggebo  
Family Living Agent  
[julie.simek@ces.uwex.edu](mailto:julie.simek@ces.uwex.edu)

## REDUCE STRESS: SAVE MONEY

Finances are often a source of stress for young families who have many financial demands on them. An effective way to reduce financial stress is to save some of your income for future goals and to meet unexpected expenses.



One way to create financial security and reduce stress is to have several layers of savings.

### First Layer

The first layer includes save items and emergency savings. Save items are non-monthly recurring expense items such as insurance or taxes. For example, if your car insurance is \$400 every four months, you would set aside \$100 monthly in a savings plan. That way, you have \$400 when the bill is due. Emergency savings is money set aside for unplanned one-time, unexpected financial events. When the car battery dies or water heater springs a leak, easily accessible emergency savings allow you to meet the crisis.

### Second Layer

Short terms savings are the second layer of savings. This is money you set aside for short-term goals such as a vacation, special purchase, or protection from unexpected loss of income. Financial experts suggest that families save enough money to cover three to six months of expenses and debt payments. Savings bonds, treasury bills, or certificates of deposit are ways to save for these short-term goals.

### Third Layer

The third layer is money that is placed in long term savings plans such as for a car, house or your child's college education. The main purpose of this savings is to grow. Investments in securities, property, and/or business investments are typical savings instruments.

### Fourth Layer

Retirement savings, the fourth layer, is money that is placed into a long term, tax-deferred account for retirement. The intent is financial security during retirement. All of the other saving layers help protect your retirement savings.

### Finding Money to Save

Even though finances are tight, saving some of what you earn will help to reduce financial stress. Here are some tips for "finding money" to save:

| Tip:  | Monthly Saving |
|---|----------------|
| Save 50¢ a day in loose change.                               | \$15           |
| Cut soda/pop consumption by 1 liter a week                    | \$6            |
| At work, substitute 1 coffee for 1 cappuccino.                | \$40           |
| Bring lunch to work (save an estimated \$3/day).              | \$60           |
| Eat out 2 fewer times a month.                                | \$30           |
| Borrow, rather than buy, one book a month.                    | \$15           |
| Creatively use phone cards and cell phones for long distance. | \$15           |
| Maintain checking account to avoid overdrafts.                | \$30           |
| Pay credit card bill on time to avoid late fee.               | \$25           |
| Pay off \$1,000 of credit card debt, reducing interest.       | \$15           |

### Key Savings Strategies

The most important way to create wealth is to build savings while reducing debt.

- **Set up a regular savings plan.** Watch your savings grow with every deposit. Keeping your money in a secure location is one benefit of a savings account and it's a little further from your pocket.

Parenting

— the —

Preschooler

<http://www.uwex.edu/ces/flp/pp>

## REDUCE STRESS: SAVE MONEY (CONTINUED)

- Pay off high cost debt.** The best investment most borrowers can make is to pay off consumer debt with double-digit interest rates. For example, if you have a \$3,000 credit card balance at 19.8% interest, and you don't charge anymore to the account, this is how long it will take to pay off the card.

| Monthly payment | Years to Pay Off Debt |
|-----------------|-----------------------|
| \$50            | 20                    |
| \$65            | 8                     |
| \$80            | 5                     |

- Buy a home and pay off the mortgage.** Most families largest asset is their home equity.
- Participate in a work-related retirement program.** A 401(k) plan provides tax shelter benefits and many employers match savings.

### Time Value of Money

For young families, time is on your side. Three factors determine how much money will be available to meet your specific financial goals. These three important factors are time, money, and rate of interest.

- The more **time** you have to save, the more money you will have at the end of the time period.
- The more **money** you have to save, the more money you will have at the end of the time period.
- The higher the **rate of interest** you can earn, the more money you can earn, the more money you will have at the end of the time period.



To help you begin the habit of saving money, Northwoods Saves (a local chapter of America Saves) is ready to help you. Northwoods Saves has savings coaches to help you reach your savings goals, free information on savings accounts, free support from financial counselors and planners, and

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 Reviewer: Gayle Rose Martinez, Financial Counselor  
 Layout: Penny Otte, Program Assistant III, Family Living Area Office, Vilas County

a free subscription to the quarterly newsletter, *American Saver*. Call the toll free number 1-877-675-4673, email [nwsaves@newnorth.net](mailto:nwsaves@newnorth.net), or go to [www.americasaves.org](http://www.americasaves.org) for more information.

### Impact of Time Value of Money

| Age                               | Contributions | Age  | Contributions    |                                       |  |
|-----------------------------------|---------------|--|------------------|---------------------------------------|--|
| 22                                | \$2,000       | 31   | \$2,000          |                                       |  |
| 23                                | \$2,000       | 32   | \$2,000          |                                       |  |
| 24                                | \$2,000       | Total<br>of<br>\$18,000<br>invested<br>at<br>4%<br>Interest. | 33               | \$2,000                               | Total<br>of<br>\$70,000<br>invested<br>at<br>4%<br>Interest. |
| 25                                | \$2,000       |  | 34               | \$2,000                               |  |
| 26                                | \$2,000       |  | 35               | \$2,000                               |  |
| 27                                | \$2,000       |  | 36               | \$2,000                               |  |
| 28                                | \$2,000       |  | 37               | \$2,000                               |  |
| 29                                | \$2,000       |  | 38               | \$2,000                               |  |
| 30                                | \$2,000       |  | 39               | \$2,000                               |  |
| 31                                | \$ 0          | 40   | \$2,000          | Continue to invest<br>\$ 2,000 a year |  |
| ↓                                 | ↓             | ↓  | ↓                |                                       |  |
| 65                                | \$ 0          | No more contributions  | 65               | \$2,000                               |  |
| <b>Amount Available at Age 65</b> |               |  |                  |                                       |  |
| <b>\$240,059</b>                  |               |  | <b>\$153,197</b> |                                       |  |

Manage your financial stress by saving money, building wealth, and reducing debt.

#### Sources:

Gayle Rose Martinez. (2002). Financial Counseling Training Workshop.  
 NEFE High School Financial Planning Program. (2001). Greenwood Village, Colorado: National Endowment for Financial Education.  
[www.americasaves.org](http://www.americasaves.org) (information retrieved June 2004).

For more information on Parenting and Child Development, contact: Joan E. LeFebvre, Area Family Living Agent, University of Wisconsin, Extension, 330 Court Street, Courthouse, Eagle River WI 54521-8362, 715-479-3653, FAX 715-479-3605, E-Mail [joan.lefebvre@ces.uwex.edu](mailto:joan.lefebvre@ces.uwex.edu)  
 January 2005

## UPCOMING EVENTS

### 2011 Parenting Series "PROFICIENT PARENTING"



**"What's Your Parenting Style"**  
January 17 & July 25

**"Nutrition & Healthy Family Choices"**  
March 28 & September 19

**"Safety & Supervision of Your Child"**  
April 25 & October 24

**"Age Appropriate Discipline"**  
May 16 & November 28

**"Family Roles & Systems"**  
June 27 & December 19

Central Clark County Community Child Care Center  
(7 C's) on Depot Street  
Greenwood, WI

All these programs are from 6:00-8:00 PM

Classes are free to the public and include free child care.  
Pre-registration is required one week in advance.

For more information or to register contact:

Julie Simek-Heggebo  
Family Living Agent  
517 Court Street Room 104  
Neillsville WI 54456  
715-743-5121



## JANUARY WIC SCHEDULE

- Jan 4 Neillsville Clinic & check pick up 9-4
- Jan 5 Neillsville Clinic 9-4
- Jan 10 Owen Clinic & check pick up 9-4
- Jan 11 Abbotsford Clinic 9-4
- Jan 12 Abbotsford Clinic & check pick up 9-4
- Jan 13 Neillsville Clinic & late check pick up 9-4
- Jan 20 Thorp Clinic & check pick up 9-4
- Jan 21 Owen Clinic & late check pick up 9-12
- Jan 26 Abbotsford Clinic & late check pick up 9-4

### 6th Annual TEA AT TUFTS & SILENT AUCTION "Tastø of Mardi Gras"

**Sunday, January 30, 2011**  
**Tufts Mansion, 26 Hewett St, Neillsville**

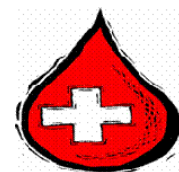


*Experience multiple courses of delectable taste sensations including an array of mouthwatering desserts.*

Cost \$18 per person. Two seatings — 11 AM & 2:30 PM. There is limited seating so call and make your reservation ASAP. Call Theresa at 715-743-5121.

## CLARK COUNTY AMERICAN RED CROSS BLOODMOBILE

- Mon., January 3, Neillsville  
American Legion, 11 AM — 6 PM
- Wed., January 12,  
Abbotsford High School  
Old Gym, 10 AM—3 PM
- Tues., January 18, Loyal American Legion,  
12:30 PM—5:30 PM
- Wed., January 19, Thorp Fire Hall, 12—6 PM



## BECOMING A LOVE & LOGIC PARENT

Put the fun back in parenting!

This four-week course help parents and children establish a rewarding relationship built upon love and trust.

Topics include: responsibility, control, ownership, empathy, setting limits, and consequences.

The Clark County UW-Extension, Clark County Family Resource Center, and Children's Service Society of Wisconsin will be offering classes on: Monday Evenings, February 14, 21, 28 & March 7th from 6 to 8 PM at the Spencer Elementary Library.

Free child care will be provided. To register contact the Clark County UW-Extension office 715-743-5121.

# FAMILY TIME WORK TIME — A BALANCING ACT

## WHAT ALL CHILDREN NEED

As a working parent your schedule is probably hectic and this can be difficult. It's good for you to take time to think about what your child needs most. Mimi Brodsky Chenfeld, an inspiring teacher, author, and advocate for children states it so well in the following guidelines.



“To nurture creativity and happy learning for a lifetime: let your home be a safe, loving, and non-pressured environment where children can be

children. Don't over-program. Don't minimize the importance of simply sharing your time. Stay in touch with nature. In general, trust your instincts. You know when your children are happiest and most receptive to learning”. Remember, children develop at different rates, so don't compare your child to other children.

Try to keep these guidelines in mind so you can provide your child with what is most important.

Chenfeld also reminds us that children need people who:






- Are good listeners
- Never leave anyone out
- Make them laugh
- Cheer them on
- Always have extra kisses and hugs to make them feel better when they are sick or sad
- They can trust
- Love them no matter what

To sum it up, your child needs your love, time, attention, and sensitivity to her/his needs and capabilities. Each child is special and deserves lots of love and attention.

## CONSIDERING A PET FOR YOUR CHILD?

Pets can teach your child many things and often become part of the family. Before deciding on a pet for your child consider the following:



-  Make sure the pet is one you are comfortable with and willing to take care of.
-  Does your child have any allergies or other health issues to consider?
-  How about costs? Can you afford the food, necessary items, and veterinary care?
-  Decide realistically who will be responsible for the care of the animal.
-  Be prepared to teach your child how to handle the pet in a safe and humane manner.

## FRUITS AND VEGETABLES IN OUR DIETS

To keep your family healthy and to prevent childhood obesity it's good to limit the chips, cookies, and juice you serve. It's important to increase the fruits and vegetables you serve.




Here are some tips to guide you in buying and using fruits and vegetables:

- To prevent waste, when planning your menu for the week find several ways to use fruit and vegetables. For example, you can buy carrots in bulk and use them to make a salad, have carrot sticks for a snack, and put them in soups or stews.
- When fruits and vegetables are in season, try to purchase them at a local farmer's market. They will be fresh and you will be supporting your local farmers. Some farms allow you to pick your own. This can be a fun and less expensive way to buy really fresh produce. You can use some right away and freeze, can, or dry the rest for later use. In some localities there are indoor markets where you can shop for fresh produce all year long.
- Go together with a friend or neighbor to buy fresh produce in bulk and split it.
- Find ways to use leftovers. Vegetables can be used in wraps, salads, soups, and making salsa. Add fruits to yogurt, smoothies, and salads. Go to [www.fruitandveggiesmatter.gov](http://www.fruitandveggiesmatter.gov) to find some creative recipes.

## SAFE SLEEP FOR BABIES

For new and expectant parents, there is a new crib safety video available through the United States Consumer Safety Protection Agency (CPSC) and Child Safety Partners. Due to many instances of cribs being recalled, these agencies have released the video, “Safe Sleep for Babies.” It is available for download on the American Academy of Pediatrics website at [www.healthychildren.org](http://www.healthychildren.org).



-  Be aware that some pets such as reptiles, amphibians, guinea pigs, hamsters, and gerbils can carry salmonella. Find out if there are any other health risks from any pet you are considering. Your child will need to be taught to carefully wash his hands after handling any pet.
-  If you are considering a pair of pets, keep in mind that if they are a male and a female, you may find yourself with more pets than you want to have!
-  Think about how you will teach your child about death if your pet dies and be prepared ahead of time.

## HEALTH AND SAFETY TIPS

### Keep Kids Active in Winter

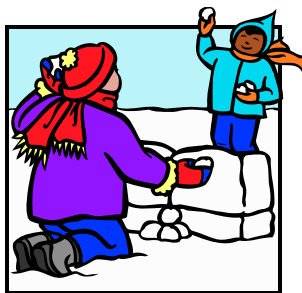
Children need to be active every day. It keeps them healthy and helps them grow. A good child care program will have large indoor and outdoor play areas. If children are dressed in warm clothing and waterproof boots, they can play outside in winter, unless the weather is really bad. There are also many types of active play indoors.

Parents, does your caregiver plan different ways for your child to be active each day? Check the daily schedule. Take time to visit when you can.

Here are some ways to keep kids active and busy.

#### Outside:

- Take walks. This is fun for children of all ages.
- Make snow people, snow structures, and snow angels.
- Play games such as Follow the Leader and Tag.
- Go sledding or sliding on a small slope. Flat pieces of cardboard work well for this activity.
- Throw snowballs at a target such as a tree, laundry basket, or box. This is a safe way to organize snowball throwing.



#### Inside:

- Play games such as Duck, Duck, Goose and other circle games.
- Dance to music.
- Have a parade with pretend instruments.
- Act out a story.
- Do jumping and hopping activities
- Sing action songs.
- Play beanbag toss games.
- Do simple exercises

### Dressing Children for Winter Weather

Outdoor experiences are important for young children (and fun!). Therefore, dressing appropriately and paying attention to the weather are crucial. When dressing children for winter weather, keep in mind the following information:

#### What to Wear: *essential cold weather gear for everyone*

- **Hat** - Hats are very important since we lose

about 50 percent of our body heat from our heads.

- **Warm coat** or, if playing in snow, **water-resistant or waterproof coat**.
- **Mittens**- If playing in snow, change when they become wet or wear water-resistant or waterproof mittens. Mittens work better than gloves; hands stay warmer.
- **Boots** (preferably water-resistant or waterproof).
- **Scarf** or knit mask to cover face and mouth.
- **Snowpants** or snowsuits if playing in the snow or weather is very cold.

Think about layering the clothes underneath the outerwear. Clothes worn underneath the outerwear should be made of fabrics such as wool, silk, or polypropylene (polyester), not cotton. Cotton absorbs water and does not hold body heat as well as other fabrics. This goes for socks as well. Wool socks are a good idea for wearing with boots.

#### Staying Warm

Don't ignore shivering. Shivering is a sign your body is losing heat. This is a good sign to come inside and warm up. Also, make sure everyone stays dry. Bodies get cold quickly once they are wet. Make sure all outer gear is dry. When children become overheated, they will perspire. This is a good time to take a layer off or remove the hat for a while. They can put a dry hat back on when they get a little cooler.

When children are outside, careful supervision is important. Usually, they will know when they are too cold and need to come inside. We need to pay close attention to help them make those decisions. If they become numb in their fingers, toes, or anywhere, it is very important to come inside. Have some hot chocolate and warm up!

#### \*Infants -

If you take a baby outside in the winter, you should dress her as warmly as the older children (see list above of what to wear). Hands and feet should be covered and a light blanket can be draped loosely across face for trips between house and car. Their time spent outside should be limited to short periods. A baby who is too cold will fuss and fidget. Also, check to see if the baby is too warm. If her neck feels damp from sweat or her cheeks are really rosy, she may be overdressed.

It is also important to use sunscreen in the winter. Read the label on your sunscreen for direction concerning ages and usage.

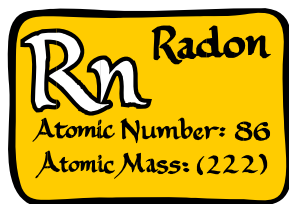


When dressed appropriately for winter weather, the outdoors can be enjoyed by all. Get out and have some fun!

# HEALTH AND SAFETY TIPS (CONTINUED)

## HAVE YOU TESTED YOUR HOME?

You can't see it, taste it, or smell it, but radon gas can be a problem in your home. In large amounts it may put you and your family at risk for lung cancer. The Surgeon General has warned that radon is the second leading cause of lung cancer in the United States.



Radon occurs naturally. It comes from the breakdown of uranium in soil, rock and water. As it breaks down it gets into the air you breathe. Outdoor levels of radon gas are very low and of little concern. When the radon gas enters your home or other buildings and starts to gather in larger amounts, it becomes a problem. The United States Environmental Protection Agency has set a limit of 4 pCi/L for radon gas. This means that levels at or above 4 pCi/L increases your risk for lung cancer.

The only way to know if you have a radon problem is to test. Testing is easy to do and most kits are very inexpensive costing between \$6.00 and \$25. Test kits are available at local hardware stores and through the West Central Radon Information Center

located at the Clark County Health Department.

If you test and find high levels of radon in your home, there are ways to fix it. Systems can be put in place to reduce radon to a safe level. New homes can be built with radon resistant methods as well.

January is National Radon Action Month. If you haven't tested your home, now is a good time to do it. There are homes in Clark County where unsafe levels of radon have been found. In 2009, 17 homes were tested in Clark County and 4 had elevated radon levels.

For more information on radon or to purchase a test kit, contact the West Central Radon Information Center at 715-839-4718 or the Clark County Health Department at 715-743-5105 or visit our office at 517 Court Street, Room 105, Neillsville, WI.

You can also get information about radon by calling toll free 888-Low-Radon or by checking this website: [www.lowradon.org](http://www.lowradon.org).

## WISCONSIN ENERGY ASSISTANCE PROGRAM

Clark County Department of Social Services will be taking applications for the Wisconsin Home Energy Assistance Program for the 2010-2011 heating season through May 15<sup>th</sup> 2011.

Walk-in application days are every Tuesday and Thursday through the month of December in the Neillsville office, first come first served.

Applications will be accepted at the Clark County Health Care Center in Owen on the following dates: December 3rd, December 17th, and December 31st.

After January 1<sup>st</sup>, applications will be taken by appointment only. Please call 715-743-5233 to schedule appointments.

Each applicant should be prepared with:

\*\*Social Security Cards for every household member

\*\*Proof of the previous 3 months Gross income (i.e. if

applying in Dec. bring gross income received in (Sept, Oct and Nov.)

\*\*Copies of current heat and electric bills

### Income Guidelines:

| Family Size | Three Month Combined Gross income |
|-------------|-----------------------------------|
| 1           | 6,142.00                          |
| 2           | 8,032.00                          |
| 3           | 9,921.00                          |
| 4           | 11,811.00                         |
| 5           | 13,701.00                         |
| 6           | 15,591.00                         |
| 7           | 15,945.00                         |
| 8           | 16,300.00                         |



# VEGETABLE & HERB OF THE MONTH

## BROCCOLI

### GARDENING SEASON

July to October

### CHOOSING TIPS

Select stems of broccoli 8" to 10" in length with heads 3" to 6" across. Look for bunches with dark green heads.

Do not choose broccoli with:

- \* Open or spread out heads
- \* Moldy or mushy heads
- \* Yellow coloring of heads
- \* Soft or limp stems

### STORAGE

Broccoli is best when eaten soon after picking but can be stored up to 7 days in the refrigerator. Can be frozen - contact your county Extension office for information.

### PREPARATION

Wash thoroughly in cold water. Snap or cut off end of stem. The heads and stems may be cut into small pieces or florets, or left whole. Broccoli may be used raw in salads, plain as a snack, or with dips. It may be boiled or microwaved.

### To Boil:

Add broccoli to ¼ cup boiling water. Cook uncovered about 10 minutes, just until tender but still crisp.

### To microwave:

Add 1 tablespoon of water and microwave for about 4 minutes just until tender.

### KEY NUTRIENTS

- \* Vitamin A for vision, healthy skin, and resistance to infection.
- \* Vitamin C for healthy gums, skin and blood.
- \* Potassium to maintain normal blood pressure.
- \* Iron for healthy blood.
- \* Calcium for strong bones.



## ROSEMARY



Rosemary is one of those wonderful herbs that makes a beautiful ornamental plant as well as a welcome culinary seasoning. Its Latin name, *Rosmarinus officinalis*, means "dew of the sea" and rosemary is most closely associated with the cooking of the Mediterranean area. However you don't need perfect sunshine, sea mist or even a never ending summer to successfully grow rosemary. In fact, more rosemary plants suffer from too much attention than from too little.

Try a little on your next meat dish as a flavor adventure. Can also be added to potato, spinach and bean dishes.

### Chickpea Pasta Salad with Oranges

4 oz multicolored corkscrew pasta, uncooked  
 2 navel oranges, separated into segments and halved  
 15 oz can garbanzo beans, rinsed and drained  
 ¾ cup broccoli florets  
 2—¼ oz can black olives, drained  
 ½ cup sliced green onion  
 1 cup diced red bell pepper  
 ¼ cup red wine vinegar  
 ¼ cup orange juice  
 1 Tbsp canola oil  
 1 tsp basil, dried or fresh  
 1 tsp crushed oregano  
 ½ tsp rosemary, dried or fresh  
 1 clove garlic minced  
 ¼ tsp black pepper

### Directions:

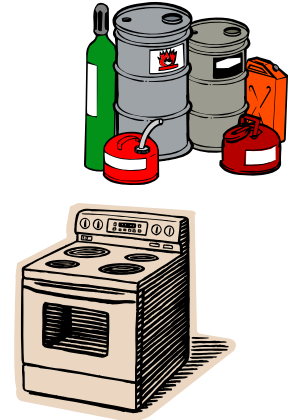
Cook pasta according to package directions; drain. Rinse with cold water, drain well again. In a large bowl, combine pasta, orange sections, garbanzo beans, broccoli, red bell pepper, olives, and green onion. Combine dressing ingredients in a container with a lid. Cover and shake until blended. Pour dressing mixture over pasta mixture; toss to combine. Cover and chill at least 1 hour, stirring occasionally.



Your county extension office



**UW Extension**  
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Clark County



# Mark Your Calendar!! 2011 Clark County Ag & Household Clean Sweep

## Dates

Friday, September 9

8:30—11:30 a.m., Loyal

2—5 p.m., Owen

Saturday, September 10

9 a.m. —1 p.m. Neillsville

## Registration deadline:

Thursday, September 1, 2011

For more information contact the Clark County UW-Extension, Clean Sweep, UWEX, 517 Court St Rm 104, Neillsville WI 54456 or call 715-743-5121.

An EEO/Affirmative Action employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. If you need an interpreter, materials in alternate formats or other accommodations to access this program, activity, or service, please contact the program coordinator at 715-743-5121 as soon as possible (10 days is reasonable) preceding the scheduled event so that proper arrangements can be made in a timely fashion.

RETURN SERVICE  
REQUESTED

NONPROFIT ORGANIZATION  
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UW-Extension Office  
Clark County  
517 Court Street Room 104  
Neillsville WI 54456

Your county extension office  
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