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**UW**  
**Extension**  
Cooperative Extension  
Clark County

October 2011



## Young Families Newsletter

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### Dear Young Family,

Did you know that the leading causes of unintentional injury-related death for infants are suffocation, car crashes, drowning, fire or burn injury, falls and poisoning? All of these injuries are preventable and parents of young children need to be reminded!

There are a number of online printable resources for young parents on the *Safe Kids* website located at <http://www.safekids.org>.

Some of these resources include:

- Crib Safety
- Back to Sleep
- Bath Time
- Feeding your baby
- Making your home safer
- Safety on the way
- Baby product safety

These resources can be downloaded in English and Spanish. Check out these resources for yourself or print some out for your friends and family.

Help save a baby’s life!

Sincerely,

Julie Simek-Heggebo

### 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)

# RAISING MONEY-SMART KIDS

BY LAURA ROWLEY

It's harder than ever to teach kids the value of a dollar. They live in a culture that suggests you should sacrifice what you want most for what you want this minute—and buy it on plastic with a minimum payment at exorbitant interest rates. That's why it's critical to give kids a head start on savvy money skills. Here are seven ways to make it happen:

## 1. Create a "Dream Jar"

Invite kids to participate in specific family goals. For instance, when my family planned our first trip to Disneyworld, I spoke with my three daughters about the budget for the airfare, hotel and park tickets. Ten months before the trip, we took a coffee can and labeled it the "Disney Dream Jar," where my husband and I tossed our loose change. The kids got into the spirit, contributing their profits from a lemonade stand. As the jar filled up, we'd take the coins to the bank so they could see our savings grow (they love the coin counter).

Discuss simple economics in every day settings. While grocery shopping, explain why it's smart to choose the package that costs less per pound, or a generic brand over the name brand; and why it makes sense to stock up when an item is on sale. I always explain money to my kids in terms of choices: By saving just \$15 a week using the grocery store's loyalty cards and coupons, we'll have almost \$800 at the end of the year to spend on something fun.

## 2. Bank on Their Futures

Savings habits that start young usually continue, so help your child open a bank account by age 7. Explain why it's important to set financial goals — such as saving for college — and why it helps to start early. Talk about the magic of compounding interest, and consider offering a dollar-for-dollar match for any money they save. (Tell them one day their employer may do the same if they join the company's retirement plan.) Explain how checks and credit cards make shopping convenient — but you need to have the cash in the bank to pay them off.

## 3. Provide Hands-on Experience

Let your teen do the grocery shopping as soon as they can drive. If they can prove to you they saved money (easy to track, since

most stores note the savings on the bottom of the receipt) they get to keep that amount.

Also require older kids to do the research: If they want a cell phone, ask them to check out three plans and present you with the results, and explain which one represents the best value and why. Agree in advance on which costs you'll cover — the basic plan and a specific number of minutes a month — and what they will pay for, such as ringtones, and extra minutes. (For a cell phone that teaches budgeting lessons, consider Kajeet.)

Whenever you buy a child something, take the opportunity to talk about the difference between needs and wants. Ask them about the commercials they see and hear, and the art of persuasion in advertising. If there's something they really desire, discuss how they can earn the funds to reach that goal. Price the item on craigslist or Ebay; use a comparison site such as bizrate.com or epinions.com.

Older kids may roll their eyes, but don't be fooled by the act. A 2007 survey by Charles Schwab found nearly two-thirds of teens say they prefer to learn through experience than in a formal classroom. But only on-third said they understand why their parents make the financial decisions they do.

## 4. Don't Be a Human ATM Machine

Whether it's souvenirs or spending for necessities for back to school, give kids a budget. When we went to Disneyworld, the kids got \$40 each to spend on souvenirs, and they knew when it was gone, it was gone. It forced them to think consciously about their choices — a princess outfit versus a larger variety of smaller items.

For teens going back to school, examine their wardrobe, figure out what's missing, create a budget together and then let them spend the cash. Yes, they may blow it all on two pairs of sneakers, but let them make that mistake. Send them over to the Salvation Army or Good Will stores with their next allowance. (The lesson is worth a season of cringing at their appearance.)



(Continued on page 10)

# BECOMING A LOVE AND LOGIC PARENT

Becoming a Love and Logic Parent will be held on Monday evenings, November 7, 14 & 21 from 5:30 to 7:30 p.m. All sessions will be held at the Clark County Courthouse Auditorium.

This three-week course helps parents and children establish a rewarding relationship built upon love and trust. Topics include:

- Responsibility
- Control
- Ownership
- Setting limits
- Empathy
- Consequences



The material covered is appropriate for parents, grandparents and care providers of children age birth to 18 years.

## “PROFICIENT PARENTING” PARENTING SERIES

The “Proficient Parenting” series will be held on the following Monday evenings:

- October 24  
“Safety & Supervision of Your Child”
- November 28  
“Ag Appropriate Discipline”
- December 19  
“Family Roles & Systems”

All of these programs will be held at the Central Clark

**Plan on attending all three sessions.**

Cost of this class is \$10.00 for the workbook. If interested in attending, please contact the Clark County UW-Extension office at 715-743-5121. Pre-registration is required.

*Sponsored by:  
Clark County UW-Extension and  
Clark County Family Resource Center*

**Instructor:**  
**Julie Simek-Heggebo, UW-Extension,  
Family Living Agent**  
**julie.simek-heggebo@co.clark.wi.us**



County Community Child Care Center (7 C’s) on Depot Street, Greenwood, Wisconsin from 6-8 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 St Room 104  
Neillsville WI 54456  
715-743-5121

### “Introduction to Love & Logic”

Wednesday, October 19

Greenwood Elementary Library

5:30-7:30 PM

Call the Clark County UWEX to register at 715-743-5121 by October 17th.

# COMPOSTING WORKSHOP

## Reduce, Reuse, & Recycle

Use a compost bin — promote soil health and save money!



This workshop will be held on Wednesday, October 19th at the Thorp Library from 6:00-8:00 p.m. and is sponsored by: Clark County UW-Extension and Clark County Master Gardeners

Participants will learn the process of composting and receive material on how to make a compost bin.

Benefits:

*Promotes soil health*

- Improves soil tilth and friability
- Improves soil drainage

- Loosens heavy clay soils
- Suppresses some soil-borne plant pathogens (diseases)

*Saves money on:*

- Soil amendments, like peat moss
- Fertilizers & pesticides by reducing need

*Saves tax dollars on:*

- Municipal costs for curb side pick up & drop-off sites for yard materials

Compost is not a fertilizer, but does contain plant nutrients.

This workshop is free and open to the public.

Call 715-743-5121 for more information and/or to pre-register for this workshop.

# BUDGETING WORKSHOP

This budgeting workshop will be held on Wednesday, October 12th at the Clark County UW-Extension Office, Room 104, Neillsville from 1:00—3:00 PM. You will learn the basics of budgeting through this workshop.

Highlights of the workshop will include:

- Basic Budgeting
- Types of Insurance
- Spending Plan

- Debt repayment
- Credit Score

For more information or to register contact the Clark County UW-Extension office or Julie Simek-Heggebo, Family Living Agent at 715-743-5121.



# CAR SEAT SAFETY CHECK

## Saturday, October 22nd

## Memorial Medical Center

## 8 AM — 10 AM

The car seat safety check will be held in cooperation with the Memorial Medical Center’s Health Expo. Technicians will check car seats for:

- Proper installation
- Car seat safety tips

- Help you install your seat correctly

Call UW Extension 715-743-5121 to register or Julie Simek-Heggebo for more details.

# CLARK COUNTY HEALTH DEPARTMENT IMMUNIZATION CLINIC SCHEDULE

Attention!!! The Abbotsford immunization clinic at the Abbotsford City Hall, 1<sup>st</sup> Thursday of every month from 5:30 to 6:30 pm, **will be discontinued effective January 2012**. The CCHD **will** still be having the immunization clinic at the Abbotsford City Hall on October 06, 2011, November 03, 2011, and December 01, 2011. Our other immunization clinic location/dates/times are as follows:

**Location: Owen-Clark County Health Care Center-Auditorium (Visitor’s Entrance)**  
Time: 5:30-6:30 pm  
When: 3<sup>rd</sup> Monday of every month

**Location: Greenwood-Greenwood Fire Hall**  
Time: 5:30-6:30 pm  
When: 1<sup>st</sup> Wednesday of every other month (January, March, May, July, September, & November)

**Location: Neillsville-Courthouse-Clark County Health Department-1<sup>st</sup> floor North Side RM 105**  
Time: 2:30-4:00 pm  
When: Every Monday

## OCTOBER WIC SCHEDULE

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



## CLARK COUNTY AMERICAN RED CROSS BLOODMOBILE

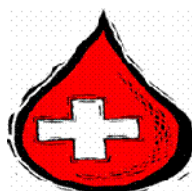
Tuesday, October 11  
Colby High School Gym, 10 am—2:30 pm

Monday, October 31  
Neillsville American Legion, 11 am — 6 pm

Tuesday, October 18  
Thorp Firehall, 12 noon—6 pm

Tuesday, November 22  
Loyal American Legion, 12:30 — 5:30 pm

Tuesday, October 25  
Owen/Withee Health Care Center,  
12:30 — 5:30 pm



Clark County Health Department  
**2011-2012 Seasonal Flu Clinic**

**It is that time of year again: Flu Season!! Get your influenza vaccine and stay healthy!!**

October 3, 2011 (Mon.) - 1:30-4:00: Neillsville - Clark County Health Dept.

October 6, 2011 (Thurs.) 4:00-6:30: Abbotsford- City Hall

October 10, 2011(Mon.) - 1:30-4:00: Neillsville- Clark County Health Dept.

October 12, 2011 (Wed) - 12:30-2:30: Greenwood Fire Hall

October 17, 2011 (Mon.) - 4:00-6:30: Owen- Clark County Health Care Center

November 2, 2011(Wed.) - 4:00-6:30: Greenwood Fire Hall

November 3, 2011(Thurs.) -4:00-6:30: Abbotsford City Hall

November 21, 2011(Mon.) -4:00-6:30: Owen- Clark Cty. Health Care Center

Flu vaccines are free for children under 19 years of age

The Clark County Health Department will bill Security Health Plan, Medicaid/Badger care, Medicare Part B, Advocare, and Humana insurance plans for adults whom wish to receive the flu vaccine

Please bring your insurance cards to the clinic

Private pay is \$25.00

Clark County Health Department  
517 Court Street RM 105  
Neillsville, WI 54456  
(715) 743-5105



# HALLOWEEN SAFETY TIPS



- Children should always to trick-or-treating with an adult, never go alone
- Take only wrapped treats and let an adult inspect before you eat
- Only go to homes of friends and family and familiar neighborhoods
- Do not run, stay on the sidewalk if possible.

- Obey all traffic signals
- Don't cut across yards or driveways.
- Carry a flashlight
- Wear a safe costume, one that can be seen in the dark.
- Add reflective tape to costumes for greater visibility.
- If wearing a mask, keep it off until you get to the door.

Homeowners should:

- Make sure your yard is clear of clutter.
- Make sure your yard has adequate outdoor lighting
- Put pets in a safe place away from children.
- Use battery operated candles rather than real ones.
- Instead of candy give trick-or-treaters non-food treats such as: pencils, stickers, etc. or give healthy foods such as: packed crackers, fruit snacks or raisins.



## Halloween Spiders

- 8 pipe cleaners for each spider
- Tacky glue
- Large purple pom-poms
- Scissors
- White and black felt

Curl the pipe cleaners by twisting them around a pencil. Glue one end of each pipe cleaner to the purple pom-pom for legs (be sure to hold for a couple seconds until the glue sets). Cut two circles from the white felt and two smaller circles from the black felt. Glue the black circles onto the white circles and attach to the pom-pom for eyes. Attach a piece of string to the back of the spider if you wish to hang it from a doorway or ceiling - great for parties!



# FRUIT & HERB OF THE MONTH

## AN APPLE A DAY...

The health benefits of apples and apple products were first recorded as early as medieval times, giving rise to the old English saying, "An apple a day keeps the doctor away." Apples' healthy attributes have received considerable renewed interest recently, following the publication of several studies linking apple nutrients to an impressive range of health benefits.



Some of the most common varieties of Wisconsin apples include: Cortland, Golden Delicious, Jonathon, McIntosh, Red Delicious, Rome Beauty and Wealthy.

## HANDLING AND STORAGE

To maximize your apple-eating experience, follow these easy tips for selecting, storing and preparing apples.

- Select apples that are bruise-free and handle apples gently to prevent bruising.
- Select apples that are firm to the touch for the best flavor and crunchiness.
- Store apples in the refrigerator to slow ripening and maintain flavor.
- Wash individually sold apples in cool water before serving.
- Store apples away from strong-smelling foods to prevent them from absorbing unpleasant odors.
- Coat apple slices and dices in a mixture of one part lemon juice to three parts water – or Vitamin C-fortified 100% apple juice – to retard browning.
- Apples should be stored in a solid plastic bag in the refrigerator to slow the loss of crispness and flavor.
- Apple slices or sauce can also be frozen - contact your county Extension office for information

## WHAT COUNTS AS A SERVING?

- 1 medium apple (about the size of a tennis ball)
- 1/2 cup chopped, cooked or canned apple
- 6 ounces of 100% apple juice
- 1/2 cup applesauce

## TO PEEL OR NOT TO PEEL?

Actually, there's no question here – whenever possible, don't peel that apple. Two-thirds of the fiber, and many of the antioxidants, are found in an apple's peel.

## KEY NUTRIENTS

- Fiber to prevent constipation.
- Carbohydrates for energy.
- Apples are a rich source of health-promoting antioxidant phytonutrients. Oxidative damage to cells may trigger some diseases, including cancer and heart disease. You can minimize oxidative damage by eating with lots of antioxidant-rich foods, including apples.
- Apples and apple juice are two of the best sources of the mineral boron, which may promote bone health.

## EASY WAYS TO ADD APPLES TO YOUR DAY

- Stir some apple slices in your hot or cold breakfast cereal.
- Garnish a green salad with diced apple cubes for color and flavor – not to mention great nutrition.
- Snack on an apple for an afternoon energy boost — try a different variety every day of the week.
- Serve a side dish of applesauce with lunch or dinner.
- Quench your thirst with an apple juice spritzer — mix 100% apple juice with equal parts of seltzer water, and serve over ice.
- Substitute applesauce for oil in some baked goods, to cut fat and calories. This works especially well with cakes, muffins and brownies.

## PARSLEY

The delicious and vibrant taste and wonderful healing properties of parsley are often ignored in its popular role as a table garnish. Highly nutritious, parsley can be found year round in your local supermarket. Parsley is the world's most popular herb. It derives its name from the Greek word meaning "rock celery" (parsley is a relative to celery). It is a biennial plant that will return to the garden year after year once it is established.

## PORK MEDALLIONS WITH HONEY-GLAZED FRUIT

- 1 Tbs. vegetable oil
- 1 Tbs. onion powder
- 1 3/4 tsp dried thyme
- 1 tsp black pepper, freshly ground
- 3/4 tsp salt
- 1 lb pork tenderloin, trimmed & cut into 3/4-inch thick slices
- 2 large green apples, such as Granny Smith
- 2 tsp vegetable oil
- 1 cup dried figs, halved
- 1/2 cup dry white wine or water
- 3 Tbs. honey
- fresh parsley, chopped, for garnish



In a cup, stir together the oil, onion powder, thyme, pepper, and salt until blended. Rub on both sides of the pork slices. Peel, core, and cut each apple into 16 wedges.

In a large skillet, heat the oil over medium-high heat until hot. Add the pork and cook for about 2 minutes on each side, or until lightly browned and no longer pink. Reduce the heat to medium-low and cook for 3 to 4 minutes longer, or until firm and slightly pink inside. Transfer the pork to a platter and keep warm.

Add the apples, figs, and wine to the pan. Reduce the heat to medium and cook for about 8 minutes, or until the liquid evaporates, stirring frequently with a wooden spoon and scraping up the browned bits from the bottom of the pan. Add the honey and stir for about 2 minutes, or until the apples are tender and glazed. Spoon the apple-fig mixture over and around the pork, sprinkle with parsley, and serve.



# Clark County "TAKE-BACK" Initiative

**Saturday**

**October 29, 2011**

10:00 am to 2:00 pm

- AT -

## Scott and Lori's Family Foods

307 W. 3rd St.  
Owen

## Mayville's Market

315 S. Main St.  
Greenwood

## Marty's Foods Inc.

320 E. Division St.  
Neillsville

**If you have any questions, please contact the Clark County Sheriff's Department at 1-800-743-2420.**

\*Bring your unused controlled, non-controlled and over-the-counter medications in their original containers to any of the above drop off sites. This service is free and anonymous, no questions asked.

\*\*NO LIQUIDS, INTRA-VENOUS SOLUTIONS OR INJECTIBLES WILL BE ACCEPTED.

## Got Drugs?

- Unused or expired prescription medications are a public safety issue, leading to accidental poisoning, overdose, and abuse.
- Pharmaceutical drugs can be just as dangerous as street drugs when taken without a prescription or a doctor's supervision.
- The non-medical use of prescription drugs ranks second only to marijuana as the most common form of drug abuse in America.
- The majority of teenagers abusing prescription drugs get them from family and friends—and the home medicine cabinet.
- Unused prescription drugs thrown in the trash can be retrieved and abused or illegally sold. Unused drugs that are flushed contaminate the water supply. Proper disposal of unused drugs saves lives and protects the environment.
- Take-back programs are the best way to dispose of old drugs. But if a program is not available:
  - ▶ Take the meds out of their bottles;
  - ▶ Mix them with something unappealing like used kitty litter or coffee grounds;
  - ▶ Seal them in a bag or disposable container, and throw that away.
- For more information on prescription drug abuse, go to:
  - ▶ [www.dea.gov](http://www.dea.gov)
  - ▶ [www.getsmartaaboutdrugs.com](http://www.getsmartaaboutdrugs.com)
  - ▶ [www.justthinktwice.com](http://www.justthinktwice.com)

# Got Drugs?

Most abused prescription drugs come from family and friends. You could be a drug dealer and not even know it.

Visit [www.dea.gov](http://www.dea.gov) or call 800-882-9539 for more information.



# RAISING MONEY-SMART KIDS (CONTINUED FROM PAGE 2)

## 5. Learn from eBay

There's no better lesson in depreciation than having a child sell something they no longer want or need (that thing they couldn't live without!) Books, CDs, sporting equipment, clothing — hold a garage sale or sell them on eBay. Compare the proceeds to what they originally paid, and talk about how some things we buy go down in value, while others (like interest-bearing savings accounts) go up.

## 6. Develop Their Negotiation Skills

Teaching kids how to negotiate the price of their services is an invaluable skill for the future — especially for your daughters. Workers who fail to negotiate a first salary stand to lose more than \$500,000 by age 60, according to Linda Babcock and Sara Laschever, authors of *Women Don't Ask: Negotiation and the Gender Divide*. The authors found men are more than four times more likely than women to negotiate a first salary.

When you ask your child to perform a special task — such as cleaning out the garage — invite them to negotiate the price. Have them offer an opening bid; if it's lower than

you expected, accept on the spot — and suggest they aim higher next time. They'll quickly learn to ask for more. If it's higher, negotiate to lower the price, while showing them how to stand their ground.

I occasionally hire teens to babysit, and when I inquire about their hourly rate, eight out of ten don't specify. Have your kids research what their peers are offering for similar services. Discuss why they should charge more for babysitting three children versus one, or mowing a large lawn versus a small one.

## 7. Teach the Art of Giving

We want our kids to be diligent and responsible, but also grateful and generous. Of the \$20 in monthly allowance, 10 percent is set aside for a charity of their choice, 20 percent for savings and the rest they are free to spend. Several companies, including moonjar.com and prosperity4kids.com, offer piggy banks that teach similar lessons. With regular practice, we hope the value of giving will become second nature.

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.

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