



Good News

WALWORTH COUNTY ASSOCIATION FOR HOME & COMMUNITY EDUCATION
c/o UW-EXTENSION, 100 W. WALWORTH ST., PO BOX 1001, ELKHORN, WI 53121 (262) 741-4951

President's Remarks ~ By Mary Vander Veen

FEBRUARY 2015

I hope the year 2015 has started out well for you and you're ready for another year of HCE activities. We will be celebrating the 75th Anniversary of WAHCE this year, so it should be an exciting and fun year for all. The theme of this year's WAHCE State Conference will be "Celebrate the Many Facets of HCE." The conference will be hosted by Central District in Stevens Point at the Holiday Inn & Convention Center on September 14-16, 2015. Do think about attending to celebrate this special event. Room reservations can be made by calling 1-888-815-9115. Tell them you are with the WAHCE Conference, and our code is AHC. Room rates are \$99 a room for 1-4 people. The complete program and information on tours will be in the May issue of *Update*.

The first of the year, the WAHCE *Communicator* arrived, and it is filled with information, reports, and forms to fill out, so here goes...

Impact of HCE: The state organization would like to recognize the achievements and contributions of HCE members, so there is a report form included on page 13 for each member to fill out. The report period began June 1, 2014 and will continue until May 31, 2015. If you have a record of your activities since last June, please include them. If not, begin now and turn in your report to Family and Community Life Chair Barb Papcke by June 10, 2015. Clubs, as well as executive board members, will also have a report form.

Communication Survey: On page 15 of this newsletter is a form asking how you would like to be communicated with. Please fill out the form and return it to your club president. If you are an independent member, return it to the UW-Extension Office. Each club member is also being asked to sign the club roster for a photo release for publication in print or on Facebook.

On the Move and In the Grove: This voluntary program continues this year. If you want to participate, reports should be sent to Barb Papcke by June 1, 2015.

Cultural Arts Entry Form and Rules on Bonus Project: February is a good time to work on your cultural arts entry for the county contest. "Something Sparkly" is the theme for the bonus project, recognizing the Diamond Anniversary of WAHCE. Entry forms should be sent to Winnie Shelton by April 15.

Pennies for Friendship: Included on page 9 of this newsletter is a report of the Pennies for Friendship income and disbursements for the entire state.

Scholarship Forms: Applications and rules for the Walworth County HCE \$1,000 Scholarship, Jones-Lee Scholarship, Ardith McDowell Scholarship, and WAHCE Leadership Scholarship are all included in this newsletter. **All state scholarship applications can be found on the HCE website at wahceinc.org.**

Find the Diamond: To celebrate the WAHCE 75th Anniversary, *Update* will have a "Find the Diamond" contest. Hidden somewhere in the February issue will be a diamond graphic. If you find it, send a postcard to the Editor, Marcelline Protheroe, telling her where it is located. There will be a drawing from the first 50 postcards received by April 15. The winner will receive a free 2015 conference registration (meal package and tours not included). Marcelline's address can be found in your copy of *Update*.

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President's Remarks, cont.

Diamond Members: In celebration of the WAHCE 75th Anniversary and the women who have made HCE what it is today, the WAHCE Membership Committee would like to recognize all members with 55 or more years of service to HCE. I went through the membership list and found the following members who have belonged to HCE for 55 or more years. They are: Mary Ellen Desing, Mary McVeigh, Phyllis Pellman, Norma Schoenbeck, Joy Smage, Mary Vander Veen, Audrey Wuttke, and Betty Wuttke. These members will be recognized at the 2015 WAHCE State Conference in Stevens Point, where there will be a display of pictures and information about these members. If I have missed anyone, please let me know so that you can be recognized at the conference.

I think this covers about everything. Hmmm... now, let me see. I'll have to total up my time spent writing this.

Program Coordinator's Report

By Eileen Guthrie, Program Coordinator

It has been some time now since we have met as an HCE Group. Many things have happened in our lives since October, when we met at the Fall Association Meeting. There was Halloween, Thanksgiving, Christmas, and New Year's. Yes, we have had a planning meeting for Smart Gardening Day, and we have had an Executive Board Meeting, too, but that only involved a few of us. We have some meetings coming up real soon, so get ready to mark your calendar and plan to attend the following functions.

The first function will be on **Tuesday, February 24th** from **9:00 a.m. to noon** for the **Day of Learning** classes. Like last year, we will be having two classes, so everyone can attend both. We have LeAnn Kuhlemeyer from the Vince Lombardi Cancer Center coming to talk to us about cancer. We had a session titled "Cancer Clear and Simple" at State Conference; it was very informative, and we thought other HCE members would also find it interesting. I don't think there is one member who has not known someone that has had cancer. We also have Deputy Dan Nelson, who will be talking to us about identity theft. This also was a class presented at State Conference, titled "ID Theft and Account Fraud." It is terrible that we have to learn about these things, but unfortunately that is the way it is in today's world. These are two of the classes on the top of the list when you voted for classes of interest in October. At the end of this newsletter, there is a registration form for Day of Learning. Be sure to sign up so we can plan accordingly. Also, invite a guest to come with you - friends, spouses, and neighbors all are welcome.

Smart Gardening Day will be held on **March 7th** from **8:30 a.m. to 3:00 p.m.** at the Government Center. Please plan to come. There will classes presented all day. There are many jobs that need to be done that day, as well. I am sure that some of you could introduce the speaker of a class and make sure that they have a bottle of water. We need people to sell raffle tickets, help with registration, and help pick up trays from the lunch line, etc. Millardaires HCE will be serving the lunch. We need your help. **Each club is asked to furnish 3-dozen HOMEMADE COOKIES.** Please bring them to the kitchen when you arrive. We also are asking for items to raffle. **As in the past, each club is asked to furnish an item to raffle.** Since our group is getting smaller, we need more than four items to raffle. If you can furnish an item to raffle, it would be greatly appreciated. Remember, the money from the raffle is used for the Wisconsin Bookworms™ project.

Before our next newsletter, we will travel to Ireland for our **International Study** on **Thursday, April 23rd** at **6:30 p.m.** at Millard Church. DuAnn Webb and the Sharon Lamplighters are busy putting the study together and planning an Irish menu for us to enjoy. As in the past, they will give the clubs recipes to make for the dinner.

On **April 30th**, Ozaukee County will be hosting the **Southeast District Meeting.** The meeting is open to all who would like to attend.

Hoping to see you at these events.



Cultural Arts

By Winnie Shelton

Let's have a large amount of Cultural Arts entries at our International Dinner. My thinking is that it need not be taken to the State Conference. I have been making charity baby quilts, and I'm going to bring some to the dinner for display only. Have you done some knitting, needlework, painting, writing, or quilting? Bring it to the dinner for display.

If you are going to enter your item, let me know, and fill out the attached green Cultural Arts form. Once again, there is a bonus category; this year's theme is "Something Sparkly." The size restriction is no larger than 10" x 10" x 10". The display used for your creation is of your choice. You can use any media to construct your entry. There can only be one entry from each county. We will choose one at the dinner. Judging at State Conference will be by those attending.

Impact of HCE 2014

By Jo Ann Blonien, WAHCE VP of Family and Community Life

In an effort to figure out the value of HCE, 42 of 51 counties reported time spent and donations made to the WAHCE State VP of Family and Community Life in 2014. Even with some confusion with the reporting time for 2014, there was an impressive report.

Keep up the GREAT WORK! Looking forward to 2015.

Member donations:	\$53,908.84
Executive Board Donations:	\$4,679.63
Outreach Activity: 23,476 hours @\$18	\$422,568.00
Fundraising: 3,469 hours @ \$18	\$62,442.00
Plus monetary funds of	\$9,744.84
Grand Total	\$533,343.31

Target Grant

Below is the letter received from Target explaining the \$1,000 grant they donated to WCHCE.

Hello Mrs. Papcke:

As a valued Target partner, we wanted to inform you of a decision regarding Target's support of Walworth County Association for Home & Community Education. At Target, community giving has always been, and continues to be, a cornerstone of our company. It's why since 1946 Target has given five percent of our profits back to the communities in which our guests and team members live and work. To ensure that our giving initiatives are flexible, relevant and make a meaningful difference in the communities where we do business, Target regularly measures and evaluates the impact of our programs.

We value our partnership and wanted to inform you immediately of a recent decision affecting Target's support of Walworth County Association for Home & Community education. In 2015, we will no longer fund Arts in Schools and Early Childhood Reading grants through the open application process. While these grant programs are no longer available, we would like to thank you for your partnership and recognize the great work your organization does within the community. In addition, please reference Target.com/Corporate Responsibility to learn if your program may be eligible for a K-12 Field Trip grant. To ease this transition for your organization, we have enclosed payment for a final unrestricted \$1,000 grant for 2015.

We hope that with Target's support you have been able to successfully develop the Wisconsin Bookworms Reading Program, allowing you to build on the work we achieved together. Target is proud to have assisted in extending the reach of your vital work in the community.

To comply with Internal Revenue Service guidelines, we ask that you acknowledge receipt of your final grant. Watch for an email from Community Relations to complete the charitable contribution receipt that has been posted to your account for this grant.

Kind Regards,

Target Community Relations

Stitches of Love

By Eileen Guthrie, Stitches of Love Coordinator

There will be a sewing meeting on **Tuesday, March 10th at 9:00 a.m.** at Millard Church. We will be working on hats, comfort pillows, and some quilts. Mary may also have some of her pot holders to work on. There are many different steps to do before these popular pot holders are ready to sew.

What to bring: Bring your lunch with you; a mid-morning treat will be provided. You will need to bring your sewing machine, if you plan to sew, a scissors, and your favorite sewing gadgets are also helpful.

We haven't sewed together since November, but I know some of you have been sewing at home, and for that, I am grateful.

I made deliveries to the hospitals just prior to Christmas. Once again, the Breast Care Coordinators told me how much the patients enjoy the hats we provide. They also told me how the ladies love picking out the perfect comfort pillow. They enjoy the prints of the pillows, and yes, they told me that there are a few men also using the comfort pillows who have developed breast cancer.

Here is a note from Donna Sterns:

Thank you very much for your recent donation of hats, comfort pillows, and drain pouches for our cancer patients. Our patients are very appreciative of your donations. Michelle Willman was very happy to receive more comfort pillows and drain pouches for the breast cancer patients.

We sincerely appreciate your willingness to share your time and talents with the community.

Thank you,

Donna Sterns, ProHealth Regional Cancer Center



ON THE MOVE AND IN THE GROOVE – MARCH 1 TO MAY 23, 2015

Family and Community Life will again be focusing on walking and exercise as a county-wide activity. Any activity you do between March 1st and May 23rd can be counted. This includes walking, biking, gardening, cleaning, painting, swimming, hiking, etc. Each 20 minutes equals 1 point. For example, one hour equals 3 points.

The individual form is on page 10 of this newsletter, or you may develop you own—as long as you use points for your totals. Remember, 1 point for 20 minutes of activity.

Compile your reports at the county level, or send your individual reports to the Vice President of Family & Community Life. Your reports should include totals for each individual. **Please remember to include the name, address, county, phone, and e-mail for the person sending in the report.**

In 2014, there were 35 counties that reported participation in “On the Move and in the Groove.”

Number of participants reported: about 222

Points: 72,519.1

Hours: 24,173

Minutes: 1,450,382

Miles: over 72,000, or nearly 3 times around the world!

The Winners for 2014 were:

Adams County - 6,709 points

Outagamie County - 5,588 points

Manitowoc County - 5,439.5 points



Give yourselves a big hand and let's see what we can do in 2015!!

Please forward your reports to me by June 15th, 2015. I need them for my NVON report in July. If I don't have them on time, they will not be included. These numbers look good on our report for NVON.

Thank you to all of you for your participation. Looking forward to 2015!

JoAnn Blonien, Vice President for Family & Community Life

Wisconsin Bookworms™

By Emma Peterson, Coordinator

In Walworth County's 16th year, we have read 4 of our books at our 8 different sites. This last fall, we also starting started reading to 20 students at Little Professors Learning Center in Walworth. The owner had read our press release in the paper, and she thought it sounded like a wonderful program and contacted me about it. I was able to order 20 more sets of books, and DuAnn Webb volunteered to be the reader. That's 190 sets of books we've purchased this year!

Just recently, I was contacted by a lady from Lakeland Community Church in Lake Geneva who works with a Teen Parent Group of girls, and the board voted to donate about 25 books that were left over from previous years.

The Wisconsin Bookworms™ will again be having a raffle at Smart Gardening Day on March 7th to raise money for next year's books. We are asking each club to donate an item. Also, any individual items are greatly appreciated. The more the merrier. THANK YOU for all donations.



It's All in the Chip

Submitted by Barb Papcke, VP Family & Community Education

New credit card technology will help protect you against fraud

Coming soon to a wallet near you: the chip. Already widely used in Europe, Asia, and elsewhere outside the United States, this fancy microchip makes your debit or credit card extremely difficult to clone or copy. Carolyn Balfany, senior vice president for MasterCard, says with the new technology it's nearly impossible for someone to create a fake card and then use it for fraudulent transactions.

While the new cards are safer to use, there are differences from the swipe-and-sign cards you've been used to: You'll have to insert the card into a terminal that reads the chip's data and, in many cases, acts as your signature. You'll also need to punch in a PIN to confirm your identity. For online or telephone purchases, you may be asked for the security code on the card. You'll still get a receipt.

About 20 million chip cards are in use in the U.S., out of some 400 million accounts, but banks must issue the new cards, and merchants must be equipped to handle them by October 2015, or they'll be liable for any fraud that arises from the old card. A handful of U.S. banks, including Citibank, Bank of America, Chase, and American Express, are issuing the cards now. If you're planning an international trip anytime soon, ask for the new one, because some overseas merchants have stopped accepting plastic without the chip.

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The MasterCard Sam's Club Sam's Savings card that I have has the microchip. Soon your cards will be coming with the new microchip, which is extremely secure.



Ilanzito, C. (2014, August-September). It's All in the Chip. *AARP Magazine*, 25.

Raising a Money Smart Child

Submitted by Eileen Guthrie

One of the POOL classes Barb Papcke and I attended at State Conference was titled "Raising a Money Smart Child." This class was intended for parents, grandparents, and great-grandparents. It was a very interesting class. I will be using the term children, but remember I am referring to grandchildren and great-grandchildren. Here is some of the information we received during part one of the class.

When was the last time you talked with your kids about money? Was it a pleasant conversation? Read on to find out how to talk about money issues and gain some age-appropriate strategies to help children make responsible decisions in using money.

Why is it so hard to talk about money? We explored the role of parents, and even grandparents, as a key resource in teaching financial education to their children. We all value money differently and to understand these values, communication is the key!

Recent surveys tell us that seniors in high school are going out into the world less than prepared to be financially successful. The 2013 annual "Parents, Kids, and Money Survey" from T. Rowe Price reported:

- ◆ Only 38% of parents talk about credit, budgets, and other family financial issues with their children
- ◆ 36% of kids say they are being left in the dark
- ◆ 47% of parents say they do not always agree with one another about money matters
- ◆ 44% of kids say they know Mom and Dad have money disagreements
- ◆ Half or fewer of parents:
 - ⇒ Save regularly for retirement
 - ⇒ Buy life insurance
 - ⇒ Save for vacation
 - ⇒ Regularly contribute to charity
 - ⇒ Save regularly for college
 - ⇒ Have an up-to-date will

A Northwestern Mutual survey revealed 43% of parents said that they did NOT feel capable talking about money with their children.

What Research Tells Us:

- ◆ Our kids can tell us about the "latest" and "hottest" in the marketplace.
- ◆ They are steeped in advertising...
- ◆ Yet, they know very little about handling money.
- ◆ Huge numbers of our youth don't know they should pay more than the required minimum on their credit card balance.

Jonathan Clements, former financial columnist at Wall Street Journal and current Director of Financial Education at Citi Personal Wealth Mgmt., suggests making kids feel like the money they spend is theirs. One way to accomplish this is to give an allowance and guide them to determine how the money should be spent. RULE: Never give in when they ask for more. One idea for young children is to play a soda game – when you eat out, offer \$1 if they drink water instead of a soft drink.

Every day, we need to create conversations about money – not lectures, but casual commentaries on situations that arise naturally in our days. The aim? To teach children a) how to think about money and b) to make responsible decisions in



Giving and Volunteering

- ◆ Encourage children to buy food for food pantries
- ◆ Encourage families to pack up clothes they've outgrown or toys and give to those less fortunate
- ◆ Charity involves gifts of TIME as well as money – encourage children to offer services without pay



Raising a Money Smart Child, cont.

using it. Give children a realistic sense of what is coming and “no bruised feelings” later – how much parents/grandparents pay toward college or weddings, etc.

Research tells us that grandparents are a growing resource for grandchildren. More than half of grandparents say passing down the value of financial security is important to them. In addition, parents may have concern for adult children who have attempted to duplicate a parental lifestyle without the awareness of working within financial limits. The goals of beginning an investment portfolio, saving for a home, going to school, may get pushed aside in favor of ever-growing balances, the result of easy credit.

According to Kennon, author of *Investing for Beginners*, debt is the financial equivalent of handcuffs. Consumer debt and trivial purchases become very compelling reasons to teach young people how spending is supposed to work. We have all heard stories about how people who win or inherit large sums of money are penniless in a few years. Having money does not mean we know how to shepherd it.

Lead by example—pay your bills on time and stay out of debt. If children know you are up to your eyeballs in credit card debt, they aren’t going to pay much attention to any wise words you might have about managing money. Do as you do vs. not as you say. It is important to tell family stories that illustrate money values – i.e. about your humble roots, or how you struggled when starting your career – that way children will understand they must work to earn their lifestyle.

Today’s kids have grown up in an era of relative economic prosperity and as a result:

- Have money and spend it. Who teaches them how to limit their spending?
- Watch parents use ATMs – magical sources of money. Who brings home the hard lesson that earning makes those withdrawals possible?
- Use their parents’ credit cards, or have their own. Who teaches tweens and teens that plastic transactions create debt and that debt eventually comes due?
- Are impressionable, easy targets of the marketplace. Who helps kids judge when they have enough and decide needs vs. wants?
- Are tech-savvy enough to bank online. Who explains the basic of earning, saving investing, debt, and spending? Who teaches older teens how finance charges or interest rates can add up?

Money is a common problem for a family, regardless of income, age, and education of family members. When family members have different values and attitudes toward spending and saving money, or when families strive for unrealistic goals, there is potential of conflict.

Suggestions/Guidelines:

- When we communicate, what we say may not be as important as HOW we say it.
- Clearly identify the issue at hand – do not drag other points into the discussions that do not address the problem or concern.
- Sometimes the real reason for money disagreements is not related to money at all – management issues (such as power and control), how we spend, where we spend – When hidden meanings are attached to money and they go unrecognized, trouble brews.

When we get in a hurry and start trying to solve our problems before we’ve really talked about them thoroughly, it doesn’t turn out very well. It’s like putting the cart before the horse. Problems get solved much more effectively if we put problem talk first and problem solution second.





When is a Good Time to Talk?



- Mealtime
- In a car
- During quiet activities
- Watching TV
- Shopping together
- Paying bills



February 2015						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14 <i>Happy Valentine's Day</i>
15	16	17	18	19	20	21
22	23	24 Day of Learning, 9am-12pm, Gov. Center; Exec. Board Mtg., 1pm	25	26	27	28

March 2015						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7 Smart Gardening Day, 9am-3pm, Gov. Center
8	9	10 Sewing Mtg., 9am, Millard Church	11	12	13	14
15	16	17 	18	19	20	21
22	23	24	25	26	27 	28
29	30	31				

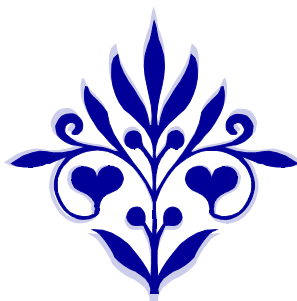
April 2015						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
5 	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23 International Study, 6:30pm, Millard Church	24	25
26	27	28	29	30 WAHCE SE District Mtg., Ozaukee Cty.		

May 2015						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8 Newsletter Deadline	9
10 	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25 	26	27	28	29	30
31						

HCE CREED

We, the Homemakers of Wisconsin, believe in the sanctity of the HOME, the cradle of character, blessed by motherly devotion and guarded by fatherly protection. We pledge ourselves: To work for the preservation and improvement of home and community life; To strive for healthier minds and bodies and better living; To promote the welfare of our boys and girls, the nation's greatest asset; To be true to God and country and of lasting service to our homes and communities.

Mrs. John Meise, Sauk County



PRAYER CREED

Dear God,

Give us the grace to see the blessings that have come from thee; Give us the strength to do our duty
To see in everything some beauty Teach us that love and cheerful giving, Tolerance and decent
living, Make our home a place sublime, Where there's no room for hate or crime, A place where
good friends gather round; Where laughter, mirth, and cheer abound, Not selfish thoughts, not
worldly greed,

Let this, Dear Master, be our Creed.



Wisconsin Association for
Home & Community Education

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<http://www.wahceinc.org/>

<http://walworth.uwex.edu/>

HCE offers opportunities for learning in a social setting, sharing what we learn, and caring to make a difference in our homes, communities and the world. An EEO/AA employer, the University of Wisconsin provides equal opportunities in employment and programming, including Title IX and ADA requirements.