



THE BRIDGE

SEPTEMBER 2009

Dear Friends,

The summer has flown by. To Share:

The Do's and Don'ts of Enthusiasm

Don't view enthusiasm as a onetime event; a call-to-action speech at a sales meeting has value, but it's not enthusiasm.

Do think of enthusiasm as a nonstop activity, assuring people throughout the organization that they have all the talent, tools, and capabilities necessary to succeed.

Don't think that people will be turned off by over-communicating.

Do talk often, and do it with consistency and confidence.

Don't worry about repetition causing listener fatigue or indifference, people will be more concerned if they think you're changing course or altering your prior messages.

Do communicate a sense of urgency and need for action.

Don't assume that a 'stay-the-course' message can energize people; a call to maintain the status quo is not a motivator.

Do make your expectations and accountability clear. People must understand the specifics of what you want and how you'll judge them.

Don't assume that scapegoating and witch-hunting will produce positive results. An environment of fear and apprehension cripples creativity and stifles imitative (Kilts, 2007, p. 78-79).

Source: From: Kilts, J.M. (2007). Doing what matters: how to get results that make a difference – the revolutionary old-school approach. New York: Crown Business.

Happy Fall,

Karen

SEPTEMBER CALENDAR



- 2—Affordable Housing Team
- 3—HCE Special Interest Meeting, La Grange Town Hall
- 7—Labor Day, UW-Extension Office Closed
- 8—Agriculture & Extension Education Committee
- 10—Family Impact Seminar
- 10—Coulee CAP Board
- 13-16—Epsilon Sigma Phi National Conference, Fargo, ND
- 22—UWEX Networking Group
- 22—Family Enhancement
- 29—Family Enhancement
- 29—District Department Head Meeting

BUDGETING BASICS



Staying organized is one of the most difficult steps for anyone trying to keep a balanced budget. Developing and implementing a financial plan can be overwhelming at first, particularly if you have never worked with a budget. Once you have done the initial work of getting your financial situation down on paper, the monthly upkeep can be accomplished in a short time.

A spending plan (sometimes called a budget) is a way to track your spending so that you can examine your available money. While it may take work, a good spending plan is a key to saving money.

Why have a spending plan? Families say that making a spending and savings plan helps them feel like they are more in charge of their money. Additionally they say it helps to stretch dollars and get more for limited money; work toward goals with the amount of income that they have; spend wisely; and set aside a little money each month as savings, or for emergencies.

In order to have a clear picture of exactly where your money is going, it is recommended that you write down everything you spend money on. This can be done by carrying a small notepad with you, using your checkbook register, using a tracking form such as a spending plan or by saving your receipts. If you do use the receipt method, make sure you make receipts for those purchases that don't provide one. Tracking your spending is the only way to really know where your money is going.

At the end of the month, list all of your expenses on your spending plan. Forgetting to list an expense will throw your budget off because it will not reflect a true picture of how you are spending your money.

Are you happy with where your money is going? Sometimes we just buy things or go places out of habit without giving it a lot of thought. Tracking your



spending will help you to be more aware of your spending habits—and changing a few habits can result in big savings. Can you do something less often, buy it cheaper, or even cut something out altogether?

Small changes add up over time. Here is one example. Do you buy snacks or soft drinks from the machines at work? By bringing soda from home (\$.30) instead of buying from the machine (\$.75), a person who drinks 2 sodas a day could save \$234 over the course of a year). And if you would cut out the soda entirely and switch to water, you would save an additional \$156 every year. By tracking your spending on everything you buy, you may be amazed how much you spend on small items over a year's time. If you discover how your "small change" adds up, you may have additional money to set aside for short or long term goals.

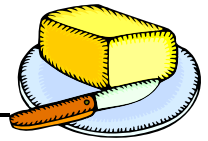


Establishing an emergency fund is important for when the unexpected happens, whether it be an accident, something lost or stolen, illness, injury or a cut back in job hours. Because we can't predict when these emergencies will occur, it is a very wise idea to set up an emergency fund. Even \$2 a week can add up to \$100 in a year and could pay an unexpected bill. To set up an emergency fund, work on saving an amount equal to a month's spending for housing, utilities, food, transportation and other regular expenses. Try to add at least 1% to this fund every month. For example, if your basic living expenses equal \$1,400 a month, this would mean contributing \$14 per month to your fund. Of course, you can always add more if you can.

When you have money to fall back on you have less stress and more security when there's an emergency, like an illness, accident, or loss of work. If you fall short of money one month, you can still make your payments on time, which can also help to build up your credit history.

Establishing a spending plan, tracking your spending and setting up an emergency fund can all help you establish a good financial future.

BAKING FAT AND CALORIE SAVER GUIDE



Instead of using:	Try:	AND SAVE: g fat	calories
Baking—save calories with a few key items			
Butter or margarine (1 Tbsp)	Apple sauce (1 Tbsp)	11	50
Sugar (1 cup)	Splenda (1 cup)	0	674
Cream cheese (1 Tbsp)	Nonfat cream cheese (1 Tbsp)	5	37
Whole Egg (1)	Egg whites, egg substitute (¼ cup)	6	54
Heavy cream (1 Tbsp)	Evaporated skim milk (1 Tbsp)	5	39
Milk (whole) (1 cup)	Fat free skim milk (1 cup)	8	52
Ricotta (whole) (2 Tbsp)	Nonfat skim ricotta (2 Tbsp)	5	40
Sour cream (2 Tbsp)	Nonfat sour cream (2 Tbsp)	5	45
Vegetable oil (2 Tbsp)	Apple sauce (2 Tbsp)	28	228

Desserts - you save calories with lowfat ice cream but not with cookies and brownies

Ice cream (½ cup)	Nonfat frozen yogurt (½ cup)	17	190
Brownie* (1)	Fat free chocolate brownie* (1)	6-8	10
Cookie* (1 portion)	Fat free cookie* (1 portion)	6-8	15
Ice cream bar (1)	Frozen fruit bar	15	110

Sources: *USDA Handbook 8, Food Values of Portions Commonly Used by Jean Pennington, Manufacturers Data.*

Here are easy ways to lower calories, fat, saturated fat and sodium from baking recipes:

1. Use applesauce in place of half or more of the fat in baked goods like muffins and quick breads. Use tub margarine in place of butter or stick margarine.
2. Eliminate salt.
3. Substitute ¼ cup egg whites or nonfat egg substitute for each whole egg.
4. Use white whole wheat flour in place of all purpose flour. Find this product in whole-foods markets. It adds the fiber and nutrients from the whole-grain.
5. Use a light sugar for baking such as Sugar Lite or Splenda Sugar Blend for Baking to help lower calories
6. Use skim milk in place of whole milk.
7. Use just one pie crust on the top.
8. Eliminate frosting or use sparingly on a frozen cake.
9. Bake smaller batches
10. Cut smaller pieces and make smaller cookies.
11. When buying treats out, remember the hand rule - if an item is as large as your hand and it is probably around 400 calories. Keep it the size of a finger and you will have around 100 calories.



FAT SAVER GUIDE



Use this chart for tasty lowfat substitutes of everyday ingredients. Many small changes can make a big difference. Making lower fat substitutions just twice a week for a year could result in weight loss and health gains! To save calories, reduce the amount of fat and sugar that you eat.

Instead of using:	Try this:	Fat saved (g):	Pounds lost per year:
Butter, margarine and oil substitutes—less is better!			
1 Tbsp butter or margarine	apple sauce	11	1¾
1 Tbsp butter or margarine	low sugar jam	11	1½
2 Tbsp oil for cooking	lowfat broth	28	6¾
1 Tbsp butter or margarine	cooking oil spray	14	3½
1 Tbsp butter or margarine	reduced calorie margarine	5	1½
Dairy products—saving fat and sugar is important in this category.			
½ cup regular ricotta cheese	nonfat ricotta cheese	16	4
2 Tbsp heavy whipping cream	evaporated skim milk	10	2¼
2 Tbsp regular cream cheese	nonfat cream cheese	10	2
1 ounce regular full fat cheese	nonfat cheese	9	2
1 ounce regular full fat cheese	reduced fat cheese	4	1
1 cup whole milk	skim milk	8	1¾
1 cup whole yogurt	nonfat yogurt	7	½
2 Tbsp regular sour cream	nonfat sour cream	5	1¼
½ cup whole milk cottage cheese	nonfat cottage cheese	4	1
Meat and poultry - saving fat really saves calories here!			
3 ounces ground beef	ground skinless turkey breast	16	3¾
3 ounces ground beef	extra lean ground beef	7	1½
3 ounces beef, steak	lowfat chicken, turkey or fish	7	1½
2 slices regular bologna	fat free turkey bologna	16	4
1 ounce regular ham	fat free ham	6	2
Sauces and condiments - go for lowfat and low sodium for better health!			
2 Tbsp regular salad dressing	nonfat salad dressing	14	3½
1 Tbsp mayonnaise	nonfat mayonnaise	12	2½
1 Tbsp mayonnaise	nonfat yogurt	11	2
1 Tbsp butter or margarine	salsa	11	2¾



TOTAL Saved with all changes

240

54

Sources: Manufacturer's Data, USDA Handbook 8, Nutritionist IV Database, ©Food & Health Communications, Inc. www.foodandhealth.com

Mother's Apron

I used to say to
Mother when
friends were
dropping in for tea,



Oh, Mother, take your apron
off and don't embarrass me."

But Mother simply smiled
and said, "I will when I get
through,

But I have need of it just
now, there's work for me to
do."

I argued and apologized and
often I opined

That wearing aprons gave a
hint that one was not refined;

But Mother took the restless
babe upon her aproned knee,
Quite undisturbed by what I
said, she rocked on cheerfully.

And when the older boys
came in, a giggling happy lot,
My Mother with the babe in
arms would stir the old iron
pot,
And from her kitchen she
would bring a dinner, well
prepared
By loving hands for healthy
youths who seldom thought or
cared.
And thus to labor and to serve
my mother always wore
A large, white, crisp apron in
the happy days of yore;
And when the evening meal
was done, I'd say, "Oh Mother,
do Take off your apron." She'd

reply, "I will when I get
through."

"Twas thus the happy years
sped on, her children grew
and wed,
And Mother nursed her
grandchildren in her own
children's stead;
She always found the time to
go to sooth a neighbor's
cough,
But never could she find the
time to take her apron off.

The corner of her apron
served to dry our childish
tears;

It was a screen for peek-a-
boo for more than fifty years;

It told each hungry stranger
who came shivering to our
door,

My apron's on, I'm here to
serve until life's day is o'er."

So faithfully she worked
away, she had so much to do,

And always of her apron
said, "I will when I get through.

And then one night with
weary feet she climbed the old
home stair,

And with a conquering sigh,
she sat on her bedroom chair.

And folding up her apron
white as she was wont to do,

She handed it to me and
said, "Well, daughter, I am
through."

And peacefully she entered

into rest—so nobly earned.

And as the lonely years
passed by, this lesson I have
learned:

My mother's apron symbol
was of service for her King.

Now in my treasure chest it
lies, a sacred, precious thing.

-Jane Scott

*Source: Reminisce,
November/December 2008



TIPS FOR EATING OUT

Tips for choosing sensible
portions when eating
out:

- Choose a small or medium
main dish, side
dish and
beverage.
- Choose water to drink.
- Order just an appetizer or
side dish and share a main
dish.
- You don't have to clean
your plate-leave the rest or
take it home.
- Ask for salad dressing on
the side so you control the
amount.
- Order from the menu
instead of the "all you can
eat" buffet
- Don't supersize meals.





Association for Home and Community Education

"BITS AND PIECES FROM LOUISE"

September is here once again. For us it means the return of regular meetings and other activities. Hope your summer was all you wanted it to be.



As we return to regular meetings what are we doing to get new members? Here is your President's Challenge for this year: Every member of every club and every individual member invite someone new to a club meeting or any other activity in 2009-2010. At some point, I will be asking all clubs to tell me what they did. Let's "too our own horn" loud and clear!

September 3rd is a special interest meeting at La Grange Town Hall (a good time to invite someone!) Please call in for attending so we have an approximate number to plan for.

State Conference is September 14-16 at Superior. Five of us are attending.

Rummage and Bake Sale was held and yielded approximately \$400.00. Thanks to all contributors of items. Special thanks to all who showed up to help with set-up and selling. Many, many thanks to Sharon Jensen for organizing this event. We really give thanks to the Cramer's for the use of their garage.

Does everyone have their Affirmative Action sheets in. Deadline is September 15. You were given them last spring. Please do one every year. Get them from the Extension Office.

Kendall is hosting Fall Fest this year. Be watching for details. Remember to bring your baby items and books to this event.

West District meeting is in Viroqua on October 12. Pre-registration forms will be in this newsletter.

Bookworm™ readers are needed in Tomah and Sparta. Contact Ann Baker or Margaret Rowan if you can help.

In the two years you will be hearing much about our district co-hosting State Conference in September of 2011 at Stoney Creek Inn, Onalaska. One of our responsibilities is to collect notepads to be put in the goodie bags. If you know of banks, businesses, etc. that give out notepads, start collecting. They can be any size or shape. I will be the main collector. Start now so we don't leave it until the last minute.

Last but not least, we are in need of volunteers to be appointed to Cultural Arts Chair. These positions can be filled with one person or more than one. Cultural Arts responsible for Spring Fling Art show and coordinating the winning entries to get to state show. Also if inclined to do so, have some "arts" activities for our members. Membership and marketing is to try to come up with ways of advertising our organization in hopes of getting new members.

-Louise Buchholz, HCE President

LOCATION CHANGE!!

HCE Fall Fest will be at the LaGrange Town Hall on Hwy 21, West of Walmart in Tomah on Saturday, October 24th, NOT at the Tee Pee as planned. Lunch of mini-sandwiches, salads, dessert and beverages.

More details in the September newsletter.

-Lois Eberhardt, Kendall Center Chair

ATTENTION: CLUB AND INDIVIDUAL MEMBERS—ALL AFFIRMATIVE ACTION FORMS ARE DUE BY SEPTEMBER 15TH— YEARS NEEDED ARE 2005-2009.



SPECIAL INTEREST SESSION SLATED FOR SEPTEMBER 3RD

Make plans now to attend the special interest meeting on Thursday, September 3rd, at the La Grange Town Hall.

The first session is "Growing Plants & Herbs Indoors". It will run from 10:30 a.m. to 11:45 a.m.



There will be a break for refreshments from 11:45 a.m. to 12:15 p.m.

The afternoon program will be "The Benefits of Massage Therapy". It will be from 12:15 p.m. to 1:30 p.m. Attend one



or both sessions. Please call Marlene Kamrath, 372-4362, or Bernie Arena,

272-3371 to make a reservation. We need a count so there are enough handouts for everyone.

FALL FEST LIST CHECK IT TWICE!



Fall Fest is just a few short weeks away. It's time to think 2010.

Below is a list of items I would like to have taken care of by our meeting. Marlene Kamrath and I will be working on the new program book and we need all the club information for 2010. Here's the list of what to bring with you or send with someone who is attending. Thanks for all your cooperation. It is greatly appreciated.

- Club membership list and dues for 2010. Dues are \$7.50 per person. Please do not include honorary members on your list.
- Let me know if your club has a special meeting date each month or if it is set randomly.
- Pennies for Friendship can be turned in now or at the spring meeting.
- Baby basket items for distribution during HCE week in

November.

- Children's books for "Brighter Tomorrow" and the hospitals.
- Margaret O'Hara is in need of old towels and blankets to make pads for the dogs at the Monroe County Animal Shelter.
- Please bring a list of ideas for next year's program planning.
- Our Wisconsin Bookworms™ program is in need of readers for both the Sparta and Tomah sites and Ahuco Herad Start at Blue Wing. Please think about signing up as a reader.
- Bring your affirmative action sheets to the meeting.

Thanks so much!

-Bernie Arena, Treasurer

"NECK COOLERS" FOR MILITARY PERSONNEL



Farmer's Valley HCE members have been making "neck coolers" for our military service personnel. To date, over 100 "neck coolers" have been made and given to Operation Home Front. These "coolers" are then sent to soldiers in Iraq and Afghanistan where temperatures average over 100 degrees.

Operation Home Front could use more of these neck coolers. If you are interested in additional information on this project or would assist with this project in the following ways:

- Donate one or more yards of camo, sand, or khaki 100% cotton fabric for the neck coolers
- Would like to help make the neck coolers
- Donate funds towards the purchase of fabric and materials

Please contact Joan at 269-2894 or Pat at 269-6255.

INTERNATIONAL NEWS—

Margaret Rowan & Vera Siekert



The Sewing Supplies to Nicaragua have been delivered along with a sewing machine—thanks to Mae Flaig. We will continue to collect cotton yard goods, thread, scissors, needles and pins, buttons, trimmings, yarn and embroidery skeins. Bring them to Fall Fest or send them along with someone to Executive Board meetings.

Love Bags: As you meet for your first fall meeting, I hope you will discuss taking part in the Love Bag program. First you will need a pillow case type bag—the more colorful the better. Then fill it with hygiene items appropriate for an age group. You can also add toys, school supplies, books, stuffed animals and t-shirts. Small blankets, pillows or one of those smaller sized throws might be good choices. Let your imaginations go. Remember, sometimes this will be the only things these boys and girls will have when they come to the Monroe County Shelter Care or Brighter Tomorrows.

HCE CALENDAR



September 2009

- 3—Special Interest Meeting (more information on previous page)
- 14-16—State WAHCE Conference, Superior
- 15—Newsletter Deadline

Thank you so much to Monroe County HCE members for the Conference Scholarship. I'm looking forward to seeing an area I have never visited. Also, the Conference is such an exciting experience. I will be attending the POOL workshops which I will bring back to our county organization.

-Margaret Rowan



FIVE TRAITS OF A GOOD PERSON

“**Humility** should guide the way in which you speak and act. Humility leads you to understand that there is much to be learned from everyone around you and that you must keep striving for a better way to lead, manage and live life.

Respect is related to humility. If you are humble, it is easy to give respect. Both traits recognize the goodness in everything and elevate you to a position where you learn and grow.

Loyalty involves faithfulness to the ideas of family, culture, nation, and correct leadership effectiveness to others in the organization. With loyalty to correct ideas, you acquire a noble leadership style that allows you to achieve a stability that helps you to become strong and effective.

When you have a **sense of righteousness**, it means that you stand for high ideals and honorable activities. It also means that you fight against immoral and unethical activities, whenever and wherever you can.

Having **trust** does not mean that you trust everybody but that everybody can trust you. By showing others that you are dependable and honest, you build a reputation of sterling character and you strengthen your relationships with others.”

Source: Stephan, E.G. (2002). Powerful leadership: how to unleash the potential in others and simplify your own life.

**Monroe County Home and
Community Education Association
Executive Board Meeting**

Sparta Barney Family Community Center
1000 East Montgomery Street, Sparta
Wednesday, May 6th, 2009

Roll Call: Ann Baker, Wilma Tucker, Margaret Rowan, Phyllis Snider, Velma Overby, Marlene Kamrath, Luann Marten, Mae Flaig, Karen Joos, Helen Richards, Bernie Arena, and Louise Buchholz.

The meeting was called to order by President Louise Buchholz. Items were added to agenda under new business, (D) Dairy Breakfast (E) Cultural Arts Day (F) Fall Bake and Rummage Sale (G) Graduation Award. Velma Overby moved to approve the agenda with additions. Margaret Rowan seconded the motion. Motion passed. Secretary's report was approved as printed. Margaret Rowan announced Isham Valley has received money in memory of Dolores Jenkins - \$100 will go to Bookworm Project and \$100 will go to HCE Scholarship Fund.

Treasurer's Report was given by Bernie Arena. She explained that the VFW did not include tax and tips on the cost of meal for Spring Fling. In the future, meal costs (including tax and tips) should be obtained in writing. Treasurer's Report was be placed on file for audit.

Committee Reports -

International projects items can be given to Mae or Judy Williams by July 15th.

Cultural Arts – Velma Overby will report Cultural Arts winners in fall after State Conference. She shared how Jackson County HCE does their judging.

There will be WI Bookworms project teleconference on Friday, May 8th at 12:30 p.m.

International – Margaret Rowan. Love Bags can be made for Fall Fest.

Community Outreach – Phyllis Snider. Recycling will be emphasized.

Membership/Marketing—A new person needs to be selected for this position.

HCE Student Scholarship – Wilma will present certificate to Sparta recipient at Sparta Awards Night.

Family Living Agent – Karen Joos gave a report on her educational programs.

Center Reports –

Luann reported on Tomah Club activities.

Annabelle Sharp and Lois Eberhardt were absent.

Unfinished Business -

The Constitution and Award Committees will meet this summer for proposed revisions.

New Business -

West District – Information has not been received on the fall meeting.

HCE & Executive Board Picnic is August 5th in Tomah

Cultural Arts Day – Bring suggestions to the picnic for planning—should it be open to the public or collaborate with other organizations? Another thought was to combine mini-college and crafting.

AARP will sponsor the 55 Alive program on May 19th at Barney Center in Sparta – limited to 35 people.

Rummage and Bake Sale will be held again at Cramer's in Tomah on August 14 and 15 from 8:00 a.m. to 4:00 p.m. Setup day will be on Thursday, August 13th.

Bernie Arena moved that HCE members must be a member in good standing one year prior to student's application for HCE Scholarship. Phyllis Snider seconded the motion. Motion passed.

Meeting was adjourned – Homemakers Prayer was read in unison.

Ann Baker, HCE Secretary





WAHCE
West District Fall Meeting
October 12, 2009



**VERNON COUNTY INVITES YOU TO THE FALL DISTRICT MEETING
 OF PLANNING, WORKSHOPS, HISTORY AND FUN.**

To be held in the lower level conference rooms of the new Viroqua Medical Building at 407 South Main Street (Hwy. 14). Street and lot parking are available. Use the main entrance on the north side of the building.

Cost: \$10.00 lunch

Craft: \$3.00

Registration: 9:30 a.m.
Business Meeting: 10 a.m. – open to all attendees
Workshops: 11 a.m. – Historical Museum Tour, Fall Gardening Tips, Brick Mosaic Garden Stones (\$3)
Lunch: 12:30 p.m.
Keynote: 1:15 p.m.
Wrap-up 2:15 p.m.

Registration Deadline: Friday, September 25, 2009



**WAHCE WEST DISTRICT FALL MEETING REGISTRATION
 VIROQUA MEDICAL BUILDING, 407 S. MAIN ST., VIROQUA
 OCTOBER 12, 2009**

Name(s) _____ County _____

Name(s) _____

Name(s) _____

Club _____

___Museum Tour

___Gardening Tips

___Mosaic Stones

Number for lunch: \$10 X _____ = Total payment: _____

Number doing craft: \$3 X _____ = Total payment: _____

Make checks payable to: **Monroe County HCE.** Please send registration and check to: Bernie Arena, 4261 Basswood Rd. Sparta, WI 54656. Registration deadline is Friday, September 25, 2009.