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THE FOGHORN

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FOGHORN ADDRESS CHANGES

Please let us know if your mailing address changes. Since the Foghorn is mailed 3rd class, it is not forwarded, and UW-Extension must pay for incorrect addresses. Call 388-7141 for address changes or you will be removed from the list.

Dealing with a Drop in Income

In the wake of wide-spread job layoffs and a faltering economy, many people are finding it a struggle to pay their bills.

Most households can't continue to spend at the same rate that they had before the income drop. The sooner people look at their household budget, the more options they have and the better off they will be in the long run. Ignoring worries won't make them go away. Take charge.

For help in deciding where to start if you can't pay bills, use "Dealing with a Drop in Income." It is located at Extension's public website: http://www.uwex.edu/ces/flp/economics/resources_flp.cfm or call the Extension office. The publication is also available in Spanish.

Getting By Between Jobs

Quickly Cutting Expenses and Following a Spending Plan are Essential

Losing your job or facing a drastic drop in income is one of the most stressful events a person can experience. Unemployment can mean sudden lifestyle changes for the entire family. Because there is less money to spend, you must decide how to spend what you have.

Whatever changes unemployment brings, everyone feels the impact. Even though the paychecks stop coming, the bills don't. And when you don't have enough to cover your monthly expenses and pay creditors, you face hard financial decisions.

Concern about how to pay bills and meet day-to-day expenses can become overwhelming. You may be tempted to use credit cards, take out a home equity loan or borrow money, but taking on more debt is generally not a good idea.

Unless your situation turns around quickly, more debt only creates bigger problems, says Peggy Olive, University of Wisconsin-Extension family living agent for Richland County.

"Instead, focus on cutting your spending and working with creditors to reduce or defer your payments until your situation improves," she advises. "Act quickly to cut expenses and make a spending plan so you can pay bills on time."



"Taking charge of your financial situation is a positive contribution to your family's wellbeing," says Olive.

Studies have found that many families do not adjust their lifestyles to cut spending until about six months after their income drops. Those six months can bring financial disaster.

- Olive offers some tips:
- Talk with your family about the situation so that everyone understands and supports the decisions being made.
 - Review your income and expenses and balance them as much as possible.
 - Try not to use credit while you are unemployed.
 - You're legally obligated to pay all your bills, so if you think you may have difficulty making payments, talk to creditors right away. Have these conversations before you fall behind.
 - If one partner is employed, explore whether overtime or a change in

payroll deductions could bring extra money into the household. -- A drop in income can make a household eligible for tax credits or financial assistance programs. Check out <http://www.access.wisconsin.gov> for eligibility information

To help people find ways to make ends meet in difficult times, Olive and her UW-Extension Family Living Program colleagues have developed a new financial management tool.

"Dealing with a Drop in Income" uses simple language and examples to guide people as they develop a new spending plan, prioritize necessary living expenses, and gain a better understanding of what can happen if they don't pay their bills. The information also helps prepare people to talk with creditors about their financial situation and includes a sample letter or script for use with creditors.

The publication is available in both English and Spanish versions under the heading "Financial Management Teaching Tools" at http://www.uwex.edu/ces/flp/economics/resources_flp.cfm

For more information about handling family finances, contact Mary Novak at the Kewaunee UW-Extension office.



Plan to Expand your Relationship Toolkit!

Wonder how other couples stay connected when life is so busy?

Want to have some fun and reconnect with your partner? Plan to attend the Relationship Toolkit. Contact the UW-Extension office, 388-7137 to register. Day or evening sessions will be offered. The four-part program will be set to accommodate the convenience of the participants.

Keep the love connection strong and healthy. Whether you are a newly formed couple or have been

together for what seems like "forever," or single, come join us in our weekly programs. Talk, laugh and learn new skills along the way.

When it comes to loving the most important people in our lives, it's definitely worth taking the time to expand our toolkit of strategies and skills. This class is an educational and practical opportunity to learn what works in healthy relationships. It is an educational approach to helping couples preserve and enhance a lasting, fulfilling love relationship.

Enjoy building a toolkit filled with real life principles and skills in sharing expectations,

communication, problem solving, protecting fun and deepening friendship. People long to be truly happy, but what does that mean? Explore this and many other ideas.

This time-tested program is officially known as PREP (Prevention and Relationship Enhancement Program). Trained in the PREP curriculum, Mary Novak, Kewaunee County UW-Extension Family Living Educator, will be the facilitator.

Come as a couple or come alone! The cost for materials is \$10 for each person. Register by calling 388-7137.

Join the Community Garden in Kewaunee

Nothing beats the mouth-watering fresh taste of garden vegetables. Now interested folks can enjoy the goodness of home grown food by planting their own garden plot at the community garden which is being planned in Kewaunee.

This garden is located on the south side of Kewaunee on Baumeister Drive. A landowner is donating the property so people can grow their own food.

Each garden plot will be about 400 square feet in size. There will be a nominal fee for each plot to

cover the expenses of tillage, water and a toilet facility.

- There are many benefits to gardening. Participants can:
- Save food dollars by growing their own food
 - Enjoy great exercise
 - Partake in a family learning & growing activity
 - Have fun

A community garden provides access to those who would not have space to garden.

- Gardening:
- Brings neighbors together with a common interest
 - Utilizes green space
 - Provides an environment for education



A planning committee is hard at work figuring out the details with Extension's leadership. If you would like to join the community garden, contact an Extension educator, Jenny Spude, Aerica Opatik or Mary Novak, 388-7141 for more details.

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University of Wisconsin-Extension

A monthly publication for Kewaunee County residents. These programs are supported by your tax dollars. We look forward to receiving your comments. Please call us at the phone numbers provided in the individual headers.