

Strong Bones Program

The Strong Bones program will be continuing and we are adding and expanding to our class schedule. Currently we have the following classes set up for the holiday (maintenance) but you can join at any time of the year. If you are interested in becoming a Strong Bones instructor please contact our office at 715-526-6136.

****NEW**** classes starting up Deb Brandt and Joe Stellato two of our newest instructors will be starting classes in January. Deb is from the Western part of the county and will be holding a class in Wittenberg at Holy Family-St. Williams Parish at 202 N Ellms St. Joe will be starting a men's class at Zion Lutheran Parish in Shawano. If you would like to participate in any of these classes please call 715-526-6136 to sign up.

We have set up a new class structure, you no longer need to join at the beginning of a session. You can purchase an annual membership at \$140.00, \$70.00 for a semi-annual and \$35.00 for a quarter or 12 weeks. You can join at any time you wish!



Zion Lutheran Church
1254 S Union Street, Shawano
Mon/Wed 8:30 am – Regular class
Sue True & Carol Stern

Mon/Wed 8:30 am – Advanced class
Linda Olson

Tue/Thur 7:30 am – Regular class
Kara Skarlupka

Tue/Thur 7:30 am – Advanced class
Nancy Schultz

****NEW**** Tue/Thur 8:00 am—Men's Class
Joe Stellato

Sacred Heart Church
302 S Main Street, Shawano
Tue/Thur 3:45 pm – Regular class
Jeanne Kaczorowski

Total Fitness
203 E Green Bay Street, Shawano
Mon/Wed 12:00 pm – Regular class
Sue True

St. Francis Solanus
724 Mader Street, Gresham
Mon/Thur 4:05 pm – Regular class
Sandy Schinke/Chris Verbeten

Peace Lutheran Church
N6315 County Road D, Tilleda
Mon/Thur 5:15 pm—Regular class
Charlotte Schwartz

St. Paul Lutheran Church
240 E Green Bay Street, Bonduel
Mon/Fri – 7:30 am – Regular class
Kara Skarlupka

Pulaski Senior Center
486 S Augustine St. #14
Tue/Thur —7:30 am—Regular class
Kitty Kaari/Karen Barnes

Clintonville Community Center
30 S Main Street, Clintonville
Mon/Thur – 1:00 pm – Regular class
Tami Buchholz

**** NEW **Holy Family Church**
202 N Ellms Street, Wittenberg
Mon 4:30 pm/Fri 2:00 pm-Regular Class
Debra Brandt/Deb Bahr

Mohican Family Center
N8605 Oak Street, Bowler
Mon/Wed – 5:00 pm – Regular class
Peggy Lemke



FAMILY LIVING EDUCATION

Working for Wisconsin Families

Nancy Schultz, Family Living Education
Shawano County UW-Extension



Jan.—Feb.. 2017

Credit report or credit score—what's the difference?

UW-Extension's 'Check Your Free Credit Report' campaign makes it easy get your free report

2/2 6/6 10/10

By Peggy Olive, UW-Extension/UW-Madison financial capability specialist

University of Wisconsin-Extension educators have focused on helping people get copies of their credit reports through their "[Check Your Free Credit Report](#)" website for the past several years. Since the campaign started, many people have also reached out to UW-Extension with questions about obtaining a credit score.

"When individuals order their free credit report, they are often surprised that the free report doesn't contain a credit score," says Peggy Olive, UW-Extension/UW-Madison financial capability specialist. "To make matters more confusing, many different companies create credit scores. Each company's score is different."

The information in your credit report is used to create a number—or credit score—that lenders use to make decisions on whether to extend credit or what interest rate to charge.

Referring to a score is easier and quicker for a lender than reading through an individual's credit report history, says Olive. Credit scores are created by private companies that assign numbers to financial activities appearing in your credit report, such as paying bills on time or opening up a new credit card. Typically, the higher the score, the better your credit.

If you search the internet, you'll likely get millions of results offering a free credit score, Olive says. Many credit scoring services offer an "educational" score or letter grade that would not actually be used by a lender.

Olive has some tips to narrow down your search if you are interested in finding out what types of credit scores you have.

Start by checking a credit card or car loan statement. Many lenders have started offering a free credit score.

You can buy a score online from one of the three major Credit Reporting Bureaus—Equifax, Experian or TransUnion.

While you are legally allowed one free credit report from each bureau every 12 months, the bureaus do not have to provide a free credit score. Individuals can also purchase a credit score from one of the largest credit scoring companies—FICO® or Fair Isaac Corporation, at myfico.com. FICO has many different credit score models, with some scores ranging from 200-900 and other scores ranging from 300-850.

Many services and websites advertise a "free credit score." Some sites are funded through advertising and don't charge a fee, and they may sell your contact information to their advertisers. Other sites may require that you sign up for a credit monitoring service with a monthly subscription fee in order to get your "free" score. Be forewarned that some services offer "free" trials, but if you do not cancel within a certain time period, such as one week or one month, you will be charged a monthly fee on your credit card.

If you are concerned about your credit history or will be applying for credit in the near future, you may want to check with a reputable non-profit counseling service listed at debtadvice.org or 1-800-388-2227. Many credit counseling services will be able to offer a free credit score, help you read through your report, and correct errors.

"No matter what credit score you find online or choose to purchase, that score will be based on information found in your credit report," says Olive. "The bottom line is that you need to check your report on a regular basis. Correct any errors you might find, and do your best to practice positive financial behaviors, including paying bills on time."

3 ways to get free credit reports

There are three ways to order your free credit reports: through the mail, by phone toll-free, or at the official website AnnualCreditReport.com. Olive says that anyone can sign up to receive an email reminder from UW-Extension three times a year—February 2, June 6, and October 10—on the campaign's website at <http://fyi.uwex.edu/creditreport>.

EDUCATIONAL OPPORTUNITIES



For more information on these programs or to register call the Shawano County UW-Extension office at: 715-526-6136 or 866-526-2128.

HCE Home & Community Education

“Brain Fitness”



Feb 1 @ 5:30 pm Shawano County Courthouse

Feb 2 @ 1:00 pm United Methodist Church - Bonduel

Keeping your brain fit as you age”. Keeping mentally fit as we age is important. Come and learn ten proven activities, each of us can do, to improve and strengthen our brain health.



“Alternative Medicine”

March 1 @ 5:30 pm Shawano County Courthouse

Learn more about comprehensive natural medicine resources that focus on alternative and holistic approaches to health and wellness. Dorothy Bemis, guest speaker.

Nancy Schultz
UW-Extension Family Living Educator

Cost is \$3.00 for non-HCE members.

Call 715-526-6136 to register

SAM25

On November 1st, SAM’S House the seasonal shelter opened. SAM’S House provides temporary shelter for men, women, and children who are experiencing homelessness during winter months. It is located at 213 East Green Bay Street, (old Chamber building) Guest are provided with personal care items and meals to meet their basic needs. Guest **Check in is 5:00-9:00 p.m.** and Guest **Check out: 8:00 a.m.** No pets are allowed in the shelter, but we will work with you to find a temporary home for your pet. In order to keep our guests, staff, and volunteers safe and secure we perform background checks, **the following will result in denied entry to SAM's House:** 1. Under the Influence of Drugs/Alcohol, 2. Possession of Weapons, 3. Outstanding Warrants, 4. Conviction for Violent Crime, 5. Conviction for Sexual Crime.

If you are interested in donating to SAM’S House please go to their website at: <http://www.sam25.org/needs-list> or drop off items at Sacred Heart Catholic Parish or call 715-851-7252.



Grandma’s Yellow Pie Plate

Thursday, May 18

SCMS Room 103



6:00 pm to 8:00 pm

Fee: \$5

Plus \$10 materials fee paid to the instructor at class.

This workshop shows a step-by-step process to passing on personal possessions. It is designed to be an effective tool for a variety of family groups working to make decisions in different situations.

You will find this workshop helpful as you consider inheritance issues following a death or a family crisis, during a move to an apartment or nursing home, as you prepare a will, or when you carry out the wishes of a loved one. There can be powerful messages in who gets what. Planning ahead allows for more choices, the opportunity for communications, and fewer misunderstandings and conflicts.

Instructor: Nancy Schultz, Family Living Educator, Shawano County UW-Extension.

Boys & Girls Club of Shawano



BOYS & GIRLS CLUB
OF SHAWANO

The Boys & Girls Club of Shawano will be opening it’s doors on January 17th at Olga Brener Intermediate school. We are excited about this new opportunity for parents and children. The Club will be servicing children in grades 3 to 5. This afterschool program is geared towards Character and Leadership Development, Education and Career Development, Health and Life Skills, the Arts, and Sports, Fitness and Recreation all of which will enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens. For information to enroll your child in this program please contact Kim Lodewegen, Site Director 715-524-2131 ext. 4120 or at:

lodewek@shawanoschools.com

A minimal fee will be charged to enroll in the program.

Come visit us on Facebook at:

Shawano BGCGB

Raising A Thinking Child

Starting Thursday, January 19th, 2017

6:00 pm – 7:00 pm — St. James Church, Shawano

If you are a parent of a 3-7 year-old and your child has experienced any of the following:

- Temper tantrums
- Difficulty making or keeping friends
- Impatience or interrupting
- Not listening

Then the *Raising a Thinking Child* workshop may be just right for you! This evidence-based workshop series will help you guide your child to solve common, everyday problems by communicating with your child.

Participants will learn:

- To give their children skills to solve their own problems and think about the consequences through fun games
- How to help kids care about and understand their own and others’ feelings

It is a refreshingly practical curriculum that helps you help your child learn *how* to think, not *what* to think.

Through 8 weekly classes, along with interactive, fun activities for you and your child to do at home, you will learn ways to help your child think in a new problem-solving ways.



This program is facilitated by Nancy Schultz, Shawano County UW-Extension Family Living Educator.

To register Raising a Thinking Child, contact:

Kara Skarlupka, Staff Assistant
715-526-6136

kara.skarlupka@co.shawano.wi.us

\$15 registration fee included materials

Scholarships Available Minimum Class Size 15

Shawano Community Dinner

The “Shawano Community Dinner” is always held on the fourth Tuesday of the month at the First Presbyterian Church in Shawano. The church is located at 100 Presbyterian Street across from the post office. Serving begins at 5:30 pm and usually runs until 7 pm. The dinner is free, and open to anyone who wishes to enjoy a hot meal. There is no church service, and the dinner is always varied as it is served by various volunteer groups with in the community. Any questions or concerns people have you can e-mail Angie Wilber at iwanttoteach@hotmail.com or call/text to 715-851-6247.



For more information on the WWF: Contact the Shawano County UW-Extension Office,
Room 101—311 North Main Street, Shawano, WI 54166

• 715-526-6136 • <http://shawano.uwex.edu/> •

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