

## Strong Bones Program

The Strong Bones program will be continuing and we are adding and expanding our class schedule. If you are interested in becoming a Strong Bones instructor please contact our office at 715-526-6136.

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!

A new class has started in Tigerton, if you would like to start out with a new class this is the one to go to!! Since there is limited space, please call the office to reserve your spot. JOIN NOW!!!!



**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 & Advanced class  
Kara Skarlupka & Nancy Schultz

**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

**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

**Holy Family Church**  
202 N Ellms Street, Wittenberg  
Mon /Thur 4:30 pm/-Regular Class  
Sally Korbisch and Deb Bahr

**St. Anthony Church**  
430 Swanke Street, Tigerton  
Mon /Thur 4:30 pm/-Regular Class  
Debra Brandt

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

Lifting towards better health!!



FAMILY LIVING EDUCATION

## Working for Wisconsin Families

Nancy Schultz, Family Living Education  
Shawano County UW-Extension



November—December 2017

## UW-Extension: It is more important than ever to check your credit report

Contact Peggy Olive, [polive@wisc.edu](mailto:polive@wisc.edu), 608-262-6766—October 5th, 2017

Madison, Wis. — The response of Equifax, one of the three major credit bureaus in the U.S., to their data breach this summer continues to evolve. This breach involves computer hackers accessing personal data – social security numbers, birth dates, addresses, and potentially more information – of 143 million U.S. consumers.

Equifax advises all consumers to determine if their personal information may have been affected by going to their main website [www.equifax.com](http://www.equifax.com). There have been reports of imposter websites popping up, so double check spelling when going online. Once online, consumers can read about the extent of the data breach and request to enroll in one-year free credit monitoring, whether or not personal information has been stolen. Be sure to use a secure internet connection and not a free public wireless connection because individuals will be asked to provide the last 6 digits of their social security number.

If consumers find that the website is not working or offline, another option is to call Equifax toll-free 1-866-447-7559 between 8 a.m. and 12 midnight seven days a week, but due to high call volumes, expect busy signals or try to call later in the evening. To protect yourself from scams, know that Equifax will never call consumers unless they have left a message on the hotline. Equifax has also not sent out emails or mailed letters regarding the breach at this time, so beware of imposters who may try contacting you for personal information.

If you choose to enroll in free credit monitoring, individuals will be provided with an enrollment date and the website to the free credit monitoring service from Trusted ID Premier. Be sure to write down both the date and website since individual's will not receive any email reminders from Equifax and it is up to the consumer to complete the credit monitoring enrollment request. After completing the credit monitoring enrollment process, individuals will then receive an email with a link to activate the free credit monitoring. The free enrollment offer timeline has been extended and now expires January 31, 2018.

“Equifax will soon be offering free credit freezes for life for all consumers whether or not you choose to participate in the free credit monitoring service,” says Peggy Olive, UW-Extension/UW-Madison Financial Capability Specialist. “Stolen information puts you at risk for years to come, long after the one-year free monitoring service expires. Placing a credit freeze on your Equifax credit file is a step that may or may not be right for each individual.”

The University of Wisconsin-Extension “Check Your Free Credit Report” [website](http://fyi.uwex.edu/creditreport) – [fyi.uwex.edu/creditreport](http://fyi.uwex.edu/creditreport) – provides information on the differences between security freezes and fraud alerts, as well as links to reporting and dealing with identity theft.

### Security Freeze

A security freeze prevents others from accessing your credit report for the purpose of opening new accounts, unless you lift the freeze. A freeze has no effect on your existing accounts or on your credit score. Note that a freeze will not prevent credit fraud unless the creditor actually checks an individual's credit report.

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# 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.

## Community Programing

**MASON JAR ART:** We know that you have Mason Jars tucked away in your basement. Now is the time to bring them out and create something special. Come to this session for creative ideas! November 1st, 5:30 pm at the Shawano County Courthouse. Helen Raddant-Shawano County HCE President—Presenter. Please RSVP at 715-526-1636.



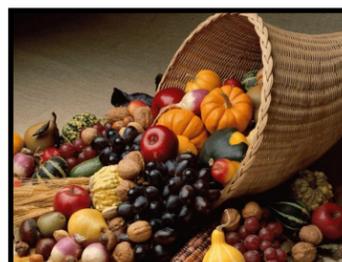
## WAHCE Week—What is HCE???

The Wisconsin Association for Home and Community Education, Inc., is getting the word out about the benefits the group brings to rural families in Wisconsin and beyond as it marks Home and Community Education (HCE) Week on November 6 - 12, 2016.

"HCE has a long and rich history," says Nancy Schultz, FLE. "Its work goes back to the extension home demonstration agents who worked in 17 counties to teach women how to use wheat, sugar and meat substitutes during World War I."

## 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. If you have any questions or concerns e-mail Angie Wilber at [iwanttoteach@hotmail.com](mailto:iwanttoteach@hotmail.com) or call/text to 715-851-6247.



In 1940, the first official meeting of County Home Demonstration Councils from 22 Wisconsin counties was held. In 2016, HCE celebrates its 76<sup>th</sup> anniversary of organization.

Throughout major changes in technology, lifestyles and the roles of women in society, HCE has brought high-quality educational offerings to its members and communities with the support of UW-Extension Family Living Programs. Today, county HCE organizations work on projects that enhance life for communities and the families who live there and throughout Wisconsin and worldwide. The mission of Wisconsin Association for Home and Community Education (WAHCE) offers learning in a social setting, sharing what is learned and caring to make a difference in our homes, communities and the world.

A sampling of WAHCE activities include:

- **The Wisconsin Bookworms™ program.** HCE volunteers encourage literacy by reading to and providing low-income children with books they might not otherwise be able to afford.
- **Services and Stitches of Love.** Hundreds of handmade items are donated to children and families every year. In general, HCE volunteers donate many hours to community service projects.

To learn more about WAHCE, or if you are interested in joining or starting a club in your area please call Helen Raddant, Shawano County President at 715-526-2919.

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In Wisconsin, a security freeze costs \$10 to place or lift at two of the main credit bureaus, Experian and TransUnion, since Equifax will now be free. The \$10 fee is also waived if you have been a victim of identity theft and have filed a police report. You must lift the security freeze each time you want to apply for new credit which will delay your ability to open new credit, shop for insurance quotes, or apply for a car loan, for example. A security freeze may be a good option for individuals who do not plan to apply for credit in the near future.

## Fraud Alerts

Fraud alerts are a free alternative to a security freeze. Fraud alerts flag your credit report so that lenders must take additional steps to verify your identity when somebody applies for credit in your name. Similar to a security freeze, fraud alerts only prevent identity theft that requires your credit report. To create a fraud alert, an individual needs to contact one of the three credit bureaus, and then that bureau will contact the other two bureaus.

There are three types of free fraud alerts:

- **Initial fraud alert.** This alert lasts for 90 days. An individual will need to renew the fraud alert every 90 days to keep this flag on their credit report.
- **Extended fraud victim alert.** This alert is only available to individuals who prove they are victims of identity theft by filing a police report. The alert lasts seven years and entitles the victim to additional free credit reports, in addition to their annual free report from

AnnualCreditReport.com.

- **Active duty alert.** This alert is available to members of the military. The alerts lasts one year and can be rolled over while the individual continues to be on active duty.

## Continue to monitor personal data

The University of Wisconsin provides email reminders to individuals to check their free credit reports from Experian, Equifax, and TransUnion throughout the year. Visit the "[Check Your Free Credit Report](http://www.fyi.uwex.edu/creditreport)" website – [fyi.uwex.edu/creditreport](http://fyi.uwex.edu/creditreport) – to sign up for an email reminder on 2/2, 6/6, and 10/10. Individuals can also request their reports directly from [AnnualCreditReport.com](http://AnnualCreditReport.com). In addition to the official website, individuals can also order a free credit report through the mail or by phone toll free at 1-877-322-8228.

"Reviewing your free credit report every four months is especially important given the number of data breaches occurring these past few years," adds Olive. "Checking your free credit reports or using security freezes or fraud alerts help you monitor and control use of your credit history. However, credit reports don't include data on checking accounts, for example, so keep an eye on the monthly statements from your financial institution."

For more information on credit reports and personal financial management, contact Shawano County UW-Extension office at 715-526-6136 or <https://shawano.uwex.edu/>



**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/> • 711 for Wisconsin Relay

An EEO/AA employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title VI, IX and ADA requirements. Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact Nancy Schultz, FLE UWEX-Shawano County. Requests for reasonable accommodations for disabilities or limitations should be made prior to the date of the program or activity for which it is needed. Please do so as early as possible prior to the program or activity so that proper arrangements can be made. Requests are kept confidential.