

2/2, 6/6, 10/10

'Check Your Free Credit Report Campaign' helps consumers monitor financial health

By J. Michael Collins, UW-Extension Family and Consumer Economics Specialist and Director of the UW-Madison Center for Financial Security

Much like efforts that encourage people to get a medical check-up or a flu shot, a campaign by University of Wisconsin-Extension educators urges people to check their credit report to improve their financial health.

The "Check Your Free Credit Report: 2/2, 6/6 10/10" campaign can make it easier for people to monitor their financial wellbeing. UW-Extension educators around the state are reminding people to view their three free reports each year on Feb. 2, June 6 and Oct. 10.

Consumers are responsible for checking the accuracy of credit reports prepared by the private firms Equifax, Experian and TransUnion and sold to other businesses.

2/2, 6/6, 10/10 are three easy days to remember to set aside just five minutes of your time to pull your credit report from one credit bureau. It is a simple way that you can remember to keep tabs on your credit report on a regular basis.

The campaign's website at <http://fyi.uwex.edu/creditreport> provides information on the "Check Your Free Credit Report Campaign: 2/2, 6/6, 10/10." The site offers information on why it is important to check your credit report and can walk consumers through the process of pulling and reading the reports.

The information found in your credit report can play a role in whether you're offered a job or eligible for a loan. But in spite of credit reports' importance, only about 16 million free reports are ordered each year out of more than 200 million people in the U.S. with credit records. In Wisconsin, only about four out of ten Wisconsin residents check their credit reports on a yearly basis (<http://www.usfinancialcapability.org/>).

The credit reporting site offers an under-utilized free service that can save people money, time and financial stress. A lot of mistakes on credit reports can be caught early by checking your credit report every four months.

Credit reports are different from credit scores. Although a credit score is a useful piece of information, it is calculated using the information in your credit report. There is only one legitimate source for a free credit report, and there are many imposters.

AnnualCreditReport.com (<https://www.annualcreditreport.com/>) and its mailing address and phone number are the only truly no-cost ways to obtain the free credit reports everybody is entitled to by law.

Other websites claim to offer free reports, scores or monitoring, but they often incur significant one-time or ongoing fees. Unsolicited e-mails, pop-ups or phone calls offering free scores or reports are not official.

Checking one free credit report every four months lets people do their own credit monitoring without having to pay up to \$10 or even \$20 a month--typical amounts charged for these services.

HCE 2014 Fall Learn-In

Thursday, October 23rd is the annual Fall Learn-In. This year's event will be held at the Navarino Nature Center from 9 am to 3 pm. Program Highlights are:

- ◇ Balance, Flex and Be Strong
- ◇ The Apple of Your Eye
- ◇ Llamas from Farm to Favorite Sweater
- ◇ Wisconsin Turtles: Up Close and Personal
- ◇ Talk and Tour of the Hidden Treasures of Navarino Nature Center.



Everyone is invited to join in! This is a great day of fun, learning and socializing. Cost is \$18 and includes morning refreshments, lunch, facilities, supplies and program. Call for registration information by Oct. 1st. Mary Kautz 715-823-4412.



COOPERATIVE EXTENSION SERVICE - UNIVERSITY OF WISCONSIN-EXTENSION
Courthouse-Room 101, 311 N. Main St., Shawano, WI 54166 (715) 526-6136



FAMILY LIVING EDUCATION

Working for Wisconsin Families

Nancy Schultz, Family Living Education
Shawano County UW-Extension

Sept./Oct. 2014

Is It Safe to Use Reusable Canning Lids

By Barb Ingham

Jar with Tattler lid and gasket. Used with a standard metal ring band during processing.

I have received a lot of questions about the use of reusable lids for canning. Currently, Extension **does not** recommend the use of this type of lid. There is research underway at the University of Georgia to determine whether we can recommend the use of these lids in the future. That said it's good to know about different types of canning equipment.

Perhaps the most commonly found brand of reusable canning lid is the **Tattler® lid**. This lid is very similar to a traditional metal canning lid that **Extension does recommend**. Tattler lids are plastic and reusable. They are used with a separate rubber gasket. With the traditional metal lid and the Tattler lid, you still use the standard metal ring to secure the lid to the jar. **Why do some individuals ask about the Tattler lids?** The lids are reportedly better to use for home canning. Let's look at some of the claims that the lid company makes.



- **BPA free.** Several years ago, the chemical BPA (bis-phenol A) was in the news as a component in plastics ranging from baby bottles and baby toys to the plastic lacquer lining metal cans. There was concern over the safety of the chemical, but the Food and Drug Administration has done extensive research and there is **no cause for concern. Regardless**, regular metal canning lids are also BPA free, so there is **no advantage** gained by using the Tattler lids.
- **Made in the USA.** Standard Ball and Kerr metal canning lids are also made in the US, many right here in Wisconsin.
- **Indefinitely reusable.** This claim on some websites is **unfounded**. The gaskets with the Tattler lids will wear out. Tattler lids may be used **10 times**, not indefinitely. **Metal canning lids are 1-trip lids**, they are used once and then discarded or recycled to use when storing food, etc. Reuse **is** a benefit to the Tattler lids.
- **Use for hot water bath and pressure canning.** Standard metal lids can also be used for both boiling water canning and pressure canning.



- **Avoid spoilage due to acid corrosion.** High quality metal lids, like those from Ball and Kerr, do not present a corrosion risk. There is no advantage to using Tattler-style lids.
- **Made of FDA approved materials.** Standard metal canning lids are also made of FDA approved materials.
- **Dishwasher safe.** Standard metal canning lids are also dishwasher safe.

Based on standard pricing, the cost of a Tattler lid is ~\$0.85 per lid; the cost of a standard canning lid (not purchased in bulk) is ~\$0.21 per lid. After 4 years of use, you would recover the cost of your investment in Tattler lids and save money over the remaining 6 years that you use these lids. Your up-front investment, however, can be steep. For a home canner who puts up as few as 100 jars a year (and most of us preserve many hundreds of jars), your initial investment is ~\$85.00 in lids alone. The Tattler lid must remain on the jar while it is sitting on the shelf; it can be replaced by a used metal lid once opened and moved to the refrigerator.

Later this year, Barb hopes to be able to share information based on research-testing of the Tattler lids. Safe preserving!

For more information on the WWF: Contact the Shawano County UW-Extension Office, 311 North Main Street, Shawano

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



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.

Shawano County Strong Bones Program

Strong Bones is an evidence-based training program developed by the Hancock Center at the Friedman School of Nutrition Science and Policy at Tufts University.

The Strong Bones Program includes progressive weight training, flexibility and balance activities. These exercises are safe and effective for women and men of all ages, including those who are not in perfect health.

People with health concerns such as arthritis, heart disease, osteoporosis, diabetes, obesity and back pain often benefit the most from an exercise program that includes lifting weights a few times each week.

We are signing up now for the fall classes, some of the time slots are full. We have added classes in Bonduel, Gresham and at Total Fitness. If you are interested please call the UWEX office to let us know that if you would be interested in participating in a strength training program. We will also be offering Advanced Strong Bones sessions. The 11 week course fee is \$25. Classes start the week of **September 8th**.

Shawano—Zion Lutheran Church

Mon/Wed 8:30 am Reg. & Advanced
Tues/Thurs 7:30 am Reg. & Advanced
Mon/Thurs 2:30 pm

Gresham—Swedberg Funeral Home

Mon/Thurs 5:15 pm

Bonduel—St. Paul's Church

Mon/Fri 7:30 am

Shawano—Total Fitness Mon/Wed Noon—This class will start on 9/22
Tues/Thurs 5:30 pm—This class will start on 9/23

Donations Needed for Strong Bones Program

The Shawano County Strong Bones Program is asking for your help. We are in need of weights and “sticks”. If you have extra hand weights, ankle/wrist weights or know of someone that has extra, please donate them to the program, we would appreciate it. The other item we are in need of are wood dowels. Approximately 3/4” x 30” in length. If you have old broom sticks, mops handles or even your old cheer batons, any of these items will work. We will cut them to length and stain them if necessary. THANK YOU!

UWEX Master Gardener Volunteer Training

Starting Sept. 4 and running through Dec. 11 the UWEX will be holding Master Gardener training. These sessions build on your knowledge base of general horticultural topics, while providing opportunities for interaction and discussion of locally-oriented issues within the main topics. Some of the topics covered are: Fruit Crops, Vegetables, Plant Diseases, Entomology, Backyard Wildlife, Woody Landscape Plants, Composting and Herbs, etc.

The cost of the course is \$150 for materials and supplies. Jamie Patton the UWEX Agricultural Agent will be hosting the training. If you have any questions or would like to RSVP please contact Jamie at 715-526-6136

UWEX Master Gardener Hot Line

Do you have a pesky pest you can't seem to get off that tomatoes plant? Do you have something killing your flowers? Are your shrubs turning brown for no reason? The Wolf River Master Gardeners has a call-in garden line to get your questions answered. Or if you want to bring in a sample to the UWEX office you can do that to. We will then contact a Master Gardener to help you solve your problem!

Call us at 715-526-6136

Bike The Barn Quilts

Bike Shawano County— Wisconsin's Barn Quilt Capital!

Mark your calendar for September 27th, 2014. Shawano Pathways will be hosting the 2nd Annual Bike The Barn Quilts bike ride. You can view the 8' x 8' quilt squares on rides from 5-70 miles. Start time is 9 am at Memorial Park (corner of Main & Leig St. by the tank) in Shawano. The ride is for all ages with a 7-8 mile Family Fun ride, 16 mile guided tour ride, 16-22-38 mile routes and the NEW 70 mile Shawano Lake Route! Ride includes maps, food, sag wagon, and incentives and is open to all ages and skill levels. Cost is \$25 single/\$50 family (prior to 9/20/14).

Questions? Call 1-800-235-3127

www.shawanopathways.org — info@shawanopathways.org



Sure-Jell Update

Sure-Jell jam recipe mix-up stirs up problems.

Two savvy Wisconsin consumers, both of who have successfully made strawberry jam with locally picked strawberries for years independently alerted the Public Investigator to the problem, saying their jam wouldn't jell. They said the new instructions found in side the yellow Sure-Jell package state to boil 3 ingredients — Sure-Jell, sugar, and one cup of water for a minute, then mix with the crushed strawberries.

It was a recipe mix-up!!

By contrast, the old Sure-Jell strawberry jam recipe,

which was still featured on Kraft's website, says to mix strawberries and sugar an let stand for 10 minutes, stirring occasionally. Separately, Sure-Jell and three quarter cups of water are mixed and brought to a boil for one minute. It's then mixed into the strawberry-sugar mixture and stirred for about 3 minutes or until the sugar dissolves. (use this recipe for the yellow box of Sure-Jell).



Pressure Canners

It may be summer but it is time to get ready for canning season! Bring your pressure canner lid into our office and we can test it for you. We are able to test canners with “gauges”.



Share The Bounty



Share the Bounty is running this summer for those who have abundant produce!! The drop off and pick up sites this year include:

SAFPARC— 218 E Richmond St. from 9 to 11:30 am, M/F

Goodwill—300 Lakeland Rd. from 9 to 9 pm, M/Sat.

St. Martins Church—407 S Warrington, CECIL

Drop off, 4th Tuesday, 9 to 1 pm

Pickup, 4th Tuesday, 1 to 4 pm

Wittenberg Community Center—208 W Vinal Street

Drop off and Pickup, M/Th, 8 to 5 pm (when open)

Community Education SSD

Some of the courses that are offered through the Community Education program are:

Sept. 11, Thursday—Food Preservation & Safety

Oct. 6, 13, 20, 27—Make & Take Freezer Meals

Oct. 29, Wednesday—Saving \$\$\$ In the Kitchen

Dec. 16 & 18—Christmas Cookie Exchange

If you have any questions or would like to sign up for a class contact the Community Ed Department at 715-526-2192 ext. 3102