



Focus on Families

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For more information about family living issues, visit our website:

taylor.uwex.edu

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Paying Health Care Costs

About a quarter (26 percent) of U.S. adults say they or someone in their household has had problems paying medical bills in the past 12 months, according to the Kaiser Family Foundation.

That means one in four people struggle to pay for healthcare services.

Financial difficulties are a reality for many people, and unfortunately financial stress carries over into other parts of our lives and causes emotional stress as well.

When you can't pay your medical bill, what can you do?

- If you don't have health insurance, find out what low-cost programs you may qualify for.
- If you have health insurance, call your insurance company and ask if you were charged the correct amount.
- Call the office that sent you the bill and confirm the charges. This could be a hospital, doctor's office, clinic, or other medical office.
- Ask to talk to a financial counselor. Let them know you are having trouble paying your bill.
- Ask to apply for coverage programs or financial help to lower your bill.

Most importantly, do not ignore your bills. Late or missed payments may affect your credit score and go to a collection agency. Nearly 20 percent of U.S. consumers with credit records—42.9 million people—have unpaid medical debt, according to a 2014 report by the Consumer Financial Protection Bureau.

Most medical offices will discuss payment plans, so do not be afraid to ask for help. You may qualify for programs that help you make a plan to pay your bills. Call 2-1-1 and ask for help to find a financial counselor or a non-profit credit counseling agency.



Dealing with Bullying: Tips for Parents

Bullying has been the subject of many media reports lately; however, it is a problem that has been around for a long time. In fact, the rate of bullying has stayed fairly steady for the last decade.

About 25 percent of kids between the ages of 12-18 say they have been bullied in the past year. Not surprisingly, victims of bullying are anxious and often depressed, but studies show that the bullies or the witnesses of bullying can also be negatively affected.

Parents may feel helpless when their child is being bullied—and confused when their child is guilty of bullying others.

Anne Clarkson, digital parenting education specialist with UW-Extension Family Living Programs, is an expert in parenting education and child development. She suggests three tips for parents to prevent and help stop bullying.

- **Talk to your child!** Even 15 minutes of talking per day can prevent bullying. When parents and children talk, children learn strategies for responding to bullying, feel supported, and gain confidence. Substance Abuse and Mental Health Services Administration (SAMHSA) actually has a new app called *KnowBullying* that can be downloaded for free and offers some ideas to start a conversation. (http://store.samhsa.gov/apps/bullying/?WT.mc_id=FB_20140807_knowbullying_TK02)
- Bullies and kids who are bullied are unlikely to ask for help so **watch and listen for signs that your child is**



involved in bullying. For instance, possible signs of bullying include a child faking illness to stay home from school or suddenly losing interest in friends or homework. Although it may be painful to observe, your child is also hurting if he or she is the bully. Bullies may have friends who are bullies; suddenly have new things or more money; or always blame someone else for their problems. The website <http://www.stopbullying.gov/> is a good resource to learn more about bullying.

- **Don't ignore bullying. Instead, be an anti-bullying advocate.** Stop bullying as soon as you see it by separating the children involved and getting the facts from all parties (including adults). Support children by talking about the situation and planning what to do if the bullying happens again. Also, make sure to respectfully talk to other adults about your concerns about bullying. For example, talk to your child's teacher privately or talk to other parents and ask them to keep an eye out for bullying.

One of the best ways parents can prevent bullying is by modeling positive relationship skills. When parents show children from the time they are little how to get along with others and how to deal with disagreements in a respectful, assertive way, they are giving children important skills to deal with future conflict.

To learn more about issues affecting teens and preteens, consider exploring the *Parenthetical* online community. *Parenthetical* features weekly postings about parenting topics based on research and the collected lessons and wisdom of parents. Visit <https://parenthetical.wisc.edu/>

Heart of the Farm

Women in Agriculture Conference



Wednesday, February 22, 2017

Centennial Community Center
412 E Centennial Ave
Stetsonville

9:30 a.m.—3:30 p.m.

Avoiding Killer Gases *Richard Halopka, UWEX Clark County.* Recent deaths involving manure pit gases serve to remind us about the deadly consequences when safety procedures are not followed. Richard’s discussion will focus on what you need to know to protect your family and employees.

QPR Suicide Prevention Gatekeeper Program *Michele Armburst, Taylor County Health Dept. and Lori Walsh, Taylor County Human Services.* Recognizing the warning signs of potential self-harm; how to question, persuade and then refer for help.

Looking Forward to your Golden Years *Joy Kirkpatrick, Outreach Specialist, Center for Dairy Profitability*

Healthy Choices for Strong Women *Nancy Vance and Peggy Nordgren, UWEX Clark and Taylor Counties.* Tips for adding strength training and good eating habits into your daily routine.

Back To Bliss, Colby WI, will be offering 10-minute chair massages throughout the day to relax, enjoy peace, and quiet your soul. Performed fully clothed, it offers a great respite service for people who don't have the time to delve fully into a full body oil massage service. Get a tremendous amount of benefits from this simple service.



Registration with payment due by February 17

Heart of the Farm

Registration Cost: \$10.00 per person

Make checks payable to: “UW-Extension” and mail to: UWEX, 925 Donald St. Room 103, Medford, WI 54451

of people registering _____ x \$10 each = _____ total remitted. Check # _____

Name (s) _____

Address: _____

City/ State: _____

Zip: _____

County: _____

Phone: _____

Email: _____

Please indicate dietary and/or accessibility needs:

If you have any questions, please contact:

Sandy Stuttgen, UWEX Taylor County,
sandy.stuttgen@ces.uwex.edu
715.748-3327
or
Jenny Vanderlin, jmvander@wisc.edu,
608.263.7795

<http://fyi.uwex.edu/heartofthefarm>



Understanding and Using the Nutrition Facts Label

The Nutrition Facts Label found on packaged foods and beverages is your daily tool for making informed food choices that contribute to healthy lifelong eating habits. Explore it today and discover the wealth of information it contains!



Serving Size

Serving Size is based on the **amount of food that is customarily eaten** at one time. All of the nutrition information listed on the Nutrition Facts Label is based on **one serving** of the food.

- When comparing calories and nutrients in different foods, check the serving size in order to make an accurate comparison.

Servings Per Container

Servings Per Container shows the **total number of servings** in the entire food package or container. One package of food may contain more than one serving.

- If a package contains *two servings* and you eat the entire package, you have consumed *twice the amount of calories and nutrients* listed on the label.

Calories

Calories refers to the **total number of calories**, or “energy,” supplied from all sources (fat, carbohydrate, protein, and alcohol) in one serving of the food. To achieve or maintain a healthy weight, balance the number of calories you consume with the number of calories your body uses.

As a general rule:
100 calories per serving is **moderate**
400 calories per serving is **high**

Calories from Fat

Calories from Fat are *not* additional calories, but are **fat’s contribution to the total number of calories** in one serving of the food.

- “Fat-free” doesn’t mean “calorie-free.” Some lower fat food items may have as many calories as the full-fat versions.

% Daily Value

Percent Daily Value (%DV) shows **how much of a nutrient** is in one serving of the food. The %DV column doesn’t add up vertically to 100%. Instead, the %DV is the percentage of the Daily Value (the amounts of key nutrients recommended per day for Americans 4 years of age and older) for each nutrient in one serving of the food.

As a general rule:
5% DV or less of a nutrient per serving is **low**
20% DV or more of a nutrient per serving is **high**

Nutrients

The Nutrition Facts Label can help you learn about and compare the **nutrient content** of many foods in your diet. Use it to choose products that are lower in nutrients you want to get less of and higher in nutrients you want to get more of.

Nutrients to get less of – get less than 100% DV of these nutrients each day: saturated fat, *trans* fat, cholesterol, and sodium. (Note: *trans* fat has no %DV, so use the amount of grams as a guide)

Nutrients to get more of – get 100% DV of these nutrients on most days: dietary fiber, vitamin A, vitamin C, calcium, and iron.

Nutrition Facts

Serving Size 1 package (272g)
Servings Per Container 1

Amount Per Serving

Calories 300 Calories from Fat 45

% Daily Value*

Total Fat 5g	8%
Saturated Fat 1.5g	8%
<i>Trans</i> Fat 0g	
Cholesterol 30mg	10%
Sodium 430mg	18%
Total Carbohydrate 55g	18%
Dietary Fiber 6g	24%
Sugars 23g	
Protein 14g	
Vitamin A	80%
Vitamin C	35%
Calcium	6%
Iron	15%

* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs:

	Calories:	2,000	2,500
Total Fat	Less than	65g	80g
Saturated Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g

Footnote with Daily Values

Some of the %DVs are based on a **2,000 calorie daily diet**. However, your Daily Values may be higher or lower depending on your calorie needs, which vary according to age, gender, height, weight, and physical activity level. Check your calorie needs at <http://www.choosemyplate.gov>.

- If there is enough space available on the food package, the Nutrition Facts Label will also list the **Daily Values** and **goals** for some key nutrients. These are given for both a 2,000 and 2,500 calorie daily diet.



<http://www.fda.gov/nutritioneducation>



Action Steps For a Healthy Diet



Fruits

- Consume at least half of your daily fruit choices as whole fruits (such as fresh, frozen, cooked, dried, or canned in 100% fruit juice).
- Choose 100% fruit juice instead of sugar-sweetened beverages (such as energy drinks, flavored waters, fruit drinks, soft drinks, and sports drinks).
- Try fruit as snacks, salads, side dishes, and desserts.

Vegetables

- Eat more colorful vegetables (such as fresh, frozen, canned, and dried) and 100% vegetable juices.
- Buy frozen (without butter or sauce) or low sodium or no-salt-added canned vegetables.
- Try vegetables as snacks, salads, and side dishes and incorporate vegetables into main dishes.

Grains

- Consume at least half of your total grain choices as whole grains (such as whole wheat, whole oats, and brown rice). Whole grains are a source of important vitamins and minerals and are typically high in fiber, too.
- Switch from refined to whole grain versions of commonly consumed foods (such as breads, cereals, pasta, and rice).
- Limit refined grains and products made with refined grains, especially those high in calories, saturated fat, added sugars, and/or sodium (such as cakes, chips, cookies, and crackers).

Dairy

- Substitute fat-free (skim) or low-fat (1%) dairy products (such as cheese, milk, and yogurt), or fortified soy beverages for regular/full-fat (whole) dairy products.
- Limit dairy desserts, especially those high in calories, saturated fat, and added sugars (such as ice cream, other frozen desserts, and puddings).

Protein

- Eat a variety of protein foods, such as beans and peas, eggs, fat-free (skim) or low-fat (1%) dairy products, lean meats and poultry, seafood (fish and shellfish), soy products, and unsalted nuts and seeds.
- Choose seafood and plant sources of protein (such as beans and peas, soy products, and unsalted nuts and seeds) in place of some meats and poultry.
- Add beans or peas to salads, soups, and side dishes, or serve them as a main dish.
- Snack on a small handful of unsalted nuts or seeds rather than chips or salty snack foods.

Saturated Fat, Sodium, and Sugars

- Choose fresh meats, poultry, and seafood, rather than processed varieties.
- Switch from stick margarine to soft margarine (liquid, tub, or spray).
- Look for light, low sodium, reduced sodium, or no-salt-added versions of packaged foods, snacks, and condiments, when available.
- Limit desserts, savory snacks, and sweets (such as cakes, chips, candies, cookies, crackers, ice cream, and microwave popcorn).
- Consume smaller portions of foods and beverages that are higher in saturated fat, sodium, and sugars, or consume them less often.

Helpful Meal Preparation Tips

- Try baking, broiling, grilling, or steaming. These cooking methods do not add extra fat.
- Trim or drain fat from meats before or after cooking and remove poultry skin before cooking or eating.
- Cook and bake with liquid oils (such as canola and olive oil) instead of solid fats (such as butter, lard, and shortening).
- Prepare your own food when you can and limit packaged sauces, mixes, and "instant" products (including flavored rice, instant noodles, and ready-made pasta).
- Limit the amount of salt and sugar you add when cooking, baking, or eating.
- Flavor foods with herbs and spices and no-salt seasoning blends instead of salt.
- Rinse sodium-containing canned foods, such as tuna, vegetables, and beans before eating.
- When eating out, ask how your food is being prepared. You can also request to see nutrition information, which is available in many chain restaurants.



<http://www.fda.gov/nutritioneducation>

LIFTING WOMEN TO BETTER HEALTH



STRONG WOMEN

STRONG BONES PROGRAM

IMPROVE YOUR PHYSICAL & MENTAL HEALTH:

- Flexibility
- Strength
- Better Sleep
- Improve Mood
- Improve Arthritis Symptoms
- Reduce Falls
- Improve Bone Density
- More Energy

AN EVIDENCE-BASED STRENGTH TRAINING PROGRAM FOR ALL AGES, 18-90, MEN & WOMEN

~ Special emphasis on 40 years of age and older ~
 Each class will include progressive strength training, flexibility, and balance activities

Need at least 10 participants per class.

CLASS SCHEDULES

~ GILMAN ~

Classes start **February 13** at the **Gilman Community Building**

Mon & Thurs: 9:00-10:00 a.m.

(Register: Sue Breneman 715-447-8147)

~ MEDFORD, GOODRICH, AND RIB LAKE ~

Classes start the week of **March 20** and run for 9 weeks

Medford - Multipurpose Room at the Fairgrounds

Mon & Wed: 8:30-9:30 a.m. or 4:15-5:15 p.m.

Tues & Thurs: 8:00-9:00 a.m. or 5:00-6:00 p.m.

Goodrich Town Hall

Mon & Wed: 9:00-10:00 a.m.

(Register for Medford & Goodrich: UW-Extension Office, 715-748-3341)

925 Donald Street, Room 103, Medford

Rib Lake Senior Center

Tues & Thurs: 8:30-9:30 a.m. or 4:30-5:30 p.m.

(Register: Arlene Judnic, 715-427-5747 or UW-Extension Office)

Doctor's permission needed to attend for all people 70 years and older.

For more information, contact Peggy Nordgren, UW-Extension 715-748-3341

\$15 for all 9 weeks

Registration starts in February & March

Funding through the Security Health Plan Contributable Charities Program.



Taylor County Health Department

"An EEO/AA employer, University of Wisconsin Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. Please make requests for reasonable accommodations to ensure equal access to educational programs as early as possible preceding the scheduled program, service or activity." Telephone: 715-748-3327

Get the Credit You Deserve!

2016 Tax Year	Qualifying Rules	Maximum Credit	Qualifying Children*	2016 Earnings	Tax Forms Needed
Federal Earned Income Tax Credit	Worked in 2016 and had a qualifying child living with you at least 6 months in 2016.	\$6,269 \$5,572 \$3,373 \$506	3+ 2 1 No children and worker between 25-64	up to \$47,955 (\$53,505 married filing jointly) up to \$44,648 (\$50,198 married filing jointly) up to \$39,296 (\$44,846 married filing jointly) up to \$14,880 (\$20,430 married filing jointly)	Federal tax return (Form 1040 or 1040A), including Schedule EIC
Wisconsin Earned Income Credit	Worked in 2016 and had a qualifying child living with you at least 6 months in 2016.	% of Federal EIC: 34% 11% 4% 0%	3+ 2 1 0	Families with qualifying children who claim the Federal EIC are automatically eligible for the Wisconsin EITC.	Wisconsin tax return (Form 1 or 1A)
Federal Child Tax Credit	Worked in 2016 and had a qualifying child living with you at least 6 months in 2016.**	\$1,000 per child	per child	Earned at least \$3,000 in taxable income.	Federal tax return (Form 1040 or 1040A) and Form 8812
Wisconsin Homestead Credit	Live in Wisconsin for all of 2016 and be over age 18.	\$1,168	N/A	Less than \$24,680 (plus \$500 for each dependent living with you more than half of 2016)	Wisconsin Schedule H or H-EZ (and Rent Certificate if you're a renter)



*A qualifying child is a biological or adopted or step child, grandchild, niece, nephew, sibling, or authorized foster child. For the EITC, children must be under 19, or under 24 if fulltime student, or any age if disabled; for the Child Credit they must be under 17 AND claimed as a dependent on your tax form.
 ** For the Federal Child Tax Credit noncustodial parents with a divorce agreement allowing them to claim the child as a dependent do not have to live with the child for 6 months.

For more detailed information, VITA sites and to download tax forms, see <http://fyi.uwex.edu/eitc/resources/>



Taylor County

Taylor County UW-Extension
County USDA Service Center
925 Donald Street Room 103
Medford WI 54451

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Please pass this on to others when you have finished reading it.

CURRENT RESIDENT OR

If you no longer want to receive this newsletter, please let us know—715-748-3327 ext. 9

INDIVIDUAL FINANCIAL COACHING

Peggy Nordgren

Taylor County UW-Extension

Family Living Agent



For anyone who would like help organizing their finances.

- **Increase your savings**
- **Manage debt**
- **Organize your financial records**
- **Track your spending**
- **Set spending goals**
- **Develop a spending plan**

Call Peggy Nordgren, 715-748-3341, to schedule an appointment.

There is **no fee** for this program.



Taylor County