Winnebago County Home and Community Education

October/November 2018 Sunnyviews

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President's Letter

Dear HCE members,

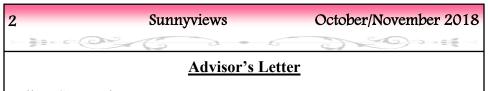
September is going fast as I am getting ready to go to the State Conference in Pewaukee, September 17th—19th, and then on to Montana for a family wedding.

UNO/Oshkosh Center has been finalizing plans for our Annual Meeting on October 8^{th} . We hope to have a good attendance from all clubs. The day will start with a Special Interest presentation on Advance Care Planning at 11:00 a.m., followed by a potluck lunch at 12:00 p.m., and then the Annual Meeting at 1:00 p.m. Don't forget to register for the Advance Care Planning meeting by calling the UW-Extension office no later than October 1st at (920) 232-1973.

I hope to see everyone on October 8th!

Your President.

Sue Berg



Hello HCE Members,

I just returned from your state conference, and my only regret is that I haven't attended one sooner and I wasn't able to stay with you for the duration. All I can say is WOW! I was lucky enough to teach a session on childhood adversity, and I am so impressed with the level of engagement, the questions, and the interest in doing more. Our childhoods shape us in ways big and small, and each of us carries those experiences throughout our lives. It's such a blessing to be able to bring brain development science to our HCE neighbors and friends. On that note, please make sure you make plans to attend our October 8th session on Advance Care Planning. No one likes to discuss what they want at the end of their lives, but it's one of the most profound gifts you can provide for your loved ones. Let's do this together.

Happy Fall! I am looking forward to the annual meeting and connecting with you as we plan our 2019.

MandiDornpelch

Human Development and Family Relationship Educator

HCE Dates to Remember					
October 3 rd	Our Day—Green Lake County				
October 8 th	11:00am Leader Training: Advance Care Planning 12:00pm Annual Meeting Potluck 1:00pm Annual Meeting —Host: UNO/Oshkosh Center				
October 31 st	Due to UW-Extension Office: • Club President Card • Updated Club Membership List (with Signed Photo Release Permission) • Civil Rights Form				
November 1 st	Opening day for 2019 JPCC meeting room reservations				
November 4 th —10 th	HCE Week				
November 15 th	Submissions due for December/January Newsletter				
November 29th	Stitches of Love Workshop				
November/December	Prepare 2019 Reach & Teach				

IT'S ALWAYS TOO SOON, UNTIL IT'S TOO LATE:

Introduction to

Udrance Care Maning

The Winnebago County HCE and Advance Care Planning Partnership invite you approach some of the difficult conversations surrounding health care decisions, to learn about how you and your loved ones can prepare and

especially in the event you could not communicate or speak for yourself.

MONDAY, OCTOBER 8, 2018

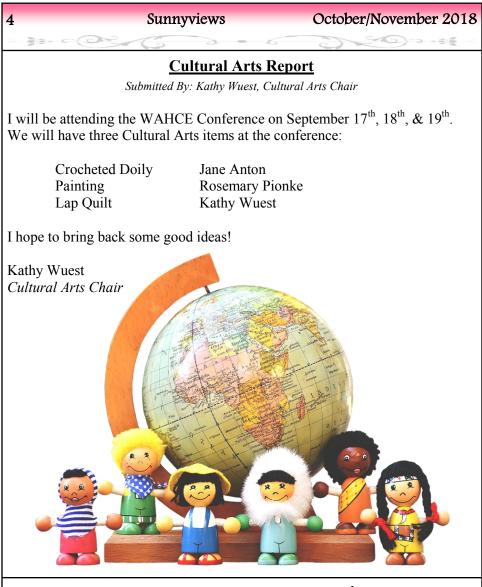
J.P. COUGHLIN CENTER (625 E. COUNTY RD. Y, OSHKOSH)

CALL (920) 232-1973 T0 REGISTER

11:00 A.M. - 12:00 P.M.

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HCE Week is November 4-10th, 2018!

How will YOU be promoting HCE? Do you or your club have any events to promote?

The next page contains a press release crafted by the State HCE office for promoting HCE—feel free to use or pass along!

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<u>State Home and Community Education Week</u> <u>Highlights Group's Work for Local and International Families</u>



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 4 - 10, 2018.

HCE has a long and rich history. 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.

In 1940, the first official meeting of County Home Demonstration Councils from 22 Wisconsin counties was held. In 2018, HCE celebrates its 78th 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, 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**TM **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.
- International work. HCE members contribute annually to the Associated Country Women of the World (ACWW) organization.

To learn more about WAHCE, visit http://www.wahceinc.org.



OSHKOSH SENIOR EXPO Time of Nour L

TUESDAY, OCTOBER 2ND • 8:30am-1:30pm

HR. COFFEE & LIGHT BREAKFAST AT OPENING

OSHKOSH CONVENTION CENTER • 2 N. MAIN ST. • OSHKOSH, WI

- 700+ Active Adults, Retirees & Caregivers, ages 55+
 - 85+ Exhibitors with Senior **Products & Services**
- Diverse Retirement Living &
 - Medical Options

- Informative Workshops & Seminars Home Improvement & Advanced Directives
 - Door Prizes & Special Giveaways

SEMINARS

- 9am Planning for Long-term Care and Medicaid John Hartenberger, Orthopedic & Spine Therapy Alyson Windle, Options for Independent Living Lumbar Stenosis:Almost Inevitable but Atty Joe McCleer, McCleer Law 10am We are Hear for You! **Never Untreatable**
 - Virginia Radtke, Lake View Memorial Park **Funeral Pre-planning**

Flu Clinic by

WI Institute for Healthy Aging Betsy Abramson,

Exec. Director

12pm-"AGEISM is Bad for Everyone's Health"

TOLAGGREENA WI THE CONNER OF HAPPY & HEALTHY

- Advance Care Planning: It's Always Too Soon Katie Buchnis, Katherine's Auction & Appraisal Ellen Koski, Fox Valley Advance Care 11am What can I do with my Stuff? 2pm Social Security-With You Through Life's Journey Planning Partnership **Until It's Too Late**
 - Annette Galligan, Social Security Admin

FREE HEALTH SCREENINGS

Hearing Screening

Vision Screening

OpriVision EVE CARE







Katherine's Auction & Appraisal Service Will appraise 1 item per person 8:30-10am & 12-1:30pm, Katie Buchnis, limit 100/session

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J.P. Coughlin Center Meeting Room Scheduling for 2019 Opens at 8:00am on November 1st

Who is eligible to reserve the meeting rooms?

The J.P. Coughlin Center (JPCC) provides meeting spaces available to government and nonprofit entities at no charge. Meeting rooms are for educational, informational, and civic purposes. Meeting rooms may not be used by individuals, groups, or businesses for profit or personal use. Groups using the JPCC meeting rooms are expected to comply with the policies outlined in our *Winnebago County JPCC Meeting Room Policies* brochure (available online at <u>https://winnebago.uwex.edu/meeting-rooms/</u>, by email, or at the UWEX office). Failure to comply with meeting room policy will result in the loss of privileges to use the rooms.

If you have questions regarding eligibility to reserve the meeting rooms, contact UWEX staff at (920) 232-1970.

How can reservations be made?

All meeting room reservations must be made through the Winnebago County UW-Extension (UWEX) office at (920) 232-1970. Meetings may be scheduled up to twice per month beginning November 1st for the following calendar year (January 1, 2019—December 31, 2019). Reservations will be made in the order in which they are received. Additional reservations may be made within 7 days of your requested date. All cancellations must be reported to the UWEX office as soon as possible.

Meeting rooms are available between the hours of 7:00am—11:00pm, each day of the week. Meetings scheduled outside of regular building hours (8:00am—4:30pm, Monday—Friday, excluding holidays) require a key check-out from the UWEX office. Keys may be checked out 1—3 days in advance during the business hours of 8:00am—4:30pm, Monday—Friday, excluding holidays.

When making a reservation, please provide the following information:

- Name of meeting
- Start & end times of meeting (to be displayed on the Schedule)
- Set-up & clean-up times needed
- Contact person for scheduling & during meeting: name, phone, & email
- List of any equipment you will need to check out, or accommodations needed (microphones, projector, laptop, slide advancer, extension cords, etc.)

Start planning your 2019 now!

J.P. Coughlin Center Meeting Room Policies

- Meeting room users are responsible for picking up a check-out key for any meetings scheduled outside regular building hours (8:00am 4:30pm, Monday—Friday, excluding holidays). Keys may be checked out 1—3 days in advance from the UW-Extension office during the business hours of 8:00am—4:30pm, Monday—Friday, excluding holidays.
- For after-hours meetings, it is recommended to lock the main entrance doors after your group is inside for security precautions.
- Meeting room users are responsible for locking up the building if meeting after hours. Return check-out keys in person or deposit in the drop-box in the main hallway near the Meeting Room Schedule TV.
- Please Note: For security purposes, no one is allowed in the building between the hours of 11:00pm—7:00am.
- Do not sit on tables or stand on furniture.
- UW-Extension provides available audio/visual equipment for meeting room users. Users are responsible for check-out of any needed equipment during business hours or must make arrangements with UW-Extension staff to have equipment available for meetings scheduled outside of business hours.
 - Users are responsible for any lost/damaged equipment.
 - Users are responsible for returning borrowed equipment to the UW-Extension Office.
 - Limited technology support available from UW-Extension Staff.
- Meeting room users are responsible for their own set-up, service, and clean-up of all food/refreshments, including vacuuming. Vacuums/cleaning products are located in the designated meeting room closets/cabinets. A closing checklist is available on the wall of each meeting room.
 - UW-Extension <u>does not</u> provide meeting supplies, coffee, utensils, or room arrangement set-up/clean-up.
 - Photocopying is available for a charge.
- Meeting room users are responsible for returning the room to its original arrangement. Diagrams for furniture arrangement are posted on the wall of each meeting room or in this Meeting Room Policies brochure. Lights must be turned off. Stove must be off. Coffee pots must be off.
- Meeting room users are responsible for completing a "green card" with the following information: meeting name, date, attendance, closing checklist, and space for comments. Cards may be returned in person or left in the drop-box in the main hallway near the Meeting Room Schedule TV.
- Any issues experienced with the meeting rooms should be reported directly to UWEX staff or on the "green card". This includes any instances where rooms were not clean or arranged according to the diagram prior to the start of your meeting, or any incidents requiring our attention (any damage or cleaning required).

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J.P. Coughlin Center Meeting Room Equipment Available							
<u>(Ch</u>	eck-Out from UW-Extens	ion May be Required)					
• Projector, s	screen, and connection cords						
• Laser point	ter/slide advancer for projector	ſ					
• Limited A/	V adapters available						
 Laptop 							
2	(Rooms A & B)						
*	es (Rooms A & B)						
-	oop (Rooms A & B; Volunteer	Room)					
-	id Amplifiers (Personal PA)						
•	conference phone)						
• Telephone							
• Lectern							
2	r board and markers						
-	easels (no paper)						
-	or, microwave, and stove (Roo	m B)					
	ns B, C, & Volunteer) kers and water percolator						
	s and tables						
• Extra chan	s and tables						
9							
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J.P. Coughlin Center Meeting Room Style/Seating Available						
Room Name	Seats	Style	Technology & Equipment Available in Room	Layout		
A/B Combined Conference Room	78 tables & chairs 125 chairs only		 Projector & Screen Dry Marker Board & Markers Lectern PA System Hearing Loop Kitchen Area (Sink, Refrigerator, Stove, & Microwave) 			
Room A	34	Open "U" Setting	 Projector & Screen Dry Marker Board & Markers Lectern PA System Hearing Loop 			
Room B	44	Classroom Setting	 Projector & Screen Dry Marker Board & Markers Lectern PA System Hearing Loop Kitchen Area (Sink, Refrigerator, Stove, & Microwave) 			
Room C	8—12	Round Table Setting w/ Privacy Blinds	 TV Projector Screen Dry Marker Board & Markers Sink 	Projection Screen & Whiteboard		
Volunteer Room	12	Hollow Rectangle Setting	 TV Dry Marker Board & Markers Hearing Loop Phone Sink 			



Check Your Free Credit Report to Build Financial Security

Authored By: Peggy Olive, polive@wisc.edu, 608-262-6766



Federal law gives everyone the right to request three free credit reports each year—one each from the three credit bureaus: Equifax, Experian, and TransUnion. There are three ways to order your free credit report: through the mail, by phone toll-free, or at the official website <u>AnnualCreditReport.com</u>. The University of Wisconsin-Extension "Check Your Free Credit Report: 2/2, 6/6, 10/10" campaign seeks to make the process of remembering to order a free

credit report as easy as possible. Anyone can sign up to receive an email reminder from UW-Extension three times a year—on 2/2, 6/6, and 10/10—on the campaign's website: fyi.uwex.edu/creditreport. While you can order all three reports at the same time, the Winnebago County UW-Extension office recommends that you view one report every four months so you can be sure that the information is up-to -date and accurate year round.

"There are loads of reasons why we may not keep up with monitoring our own credit," says Peggy Olive, *UW-Extension/UW-Madison Financial Capability Specialist.* "Life is busy enough with everyday responsibilities. Our credit report reminder campaign seeks to make managing your credit history that much easier."

Of course, some people may be thinking about their credit report and credit history but are hesitant to order their free report because they are afraid of what they might find. A credit report contains information about your credit payments and public financial records, such as a bankruptcy or judgment. Negative information can stay on a credit report for 7-10 years, and sometimes longer.

Not all negative information is treated the same, with more serious events pulling down a credit score. A 30-day late payment on a credit card will lower your credit score, for example, but not as much as a 60- or 90-day late payment. An unpaid judgment will lower a credit score much more than a paid judgment. On the plus side, as the negative event gets older, it will lower your score less and less over the years.

Even if you have past negative events on your credit report, there are steps you can take to begin rebuilding their credit history from today forward, including:

1. Review your credit report to make sure the information reported is accurate and timely to begin with. Take steps to correct errors or have outdated information removed from your report. For tips on correcting errors, go to fyi.uwex.edu/creditreport.

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2. Pay all bills on time, making sure the creditor receives payment by the due date. Even if your creditor doesn't regularly report on-time payments to the three credit bureaus, some creditors make a point of reporting only late payments to the bureaus. Set up automatic payments through your financial institution if that helps you keep up, but only if you know you'll have the money in your account.

3. If you have store or bank credit cards, don't use more than 25-30 percent of your total credit limit. If you have a \$1000 credit limit on a credit card, for example, never carry a balance more than \$300 in charges.

4. Pay more than the minimum due on credit cards, even if it's \$20 or so more than the minimum. Just paying the minimum due can send a message to creditors that money is tight and that you may have trouble keeping up with credit payments. Just over half of all credit card holders pay off their balance in full every month, which helps to avoid finance charges in addition to boosting credit worthiness.

"Some people with troubled credit histories may have trouble even getting their foot in the door in order to rebuild credit," Olive explains. "There are a few approaches to consider if you're having trouble getting access to credit currently."

Many banks and credit unions offer secured credit cards. These cards require the cardholder to keep a deposit in their account that equals the same amount of the secured credit card's credit limit, such as \$300. Fees and interest rates are typically higher than unsecured credit cards. Make sure the secured credit card reports to at least one of the credit bureaus and ask if the card rolls over to an unsecured account after a year or two. The same rules of positive financial behaviors still apply to unsecured cards in that it's important to make on-time payments and not use more than 30% of the credit limit.

Another option that's more common with young adults is to become an authorized user on a parent's credit card. Not all credit card companies report authorized users to the credit bureaus, so that is something to ask about before adding another person to the account. Note that the credit cardholder is responsible for all charges the authorized user makes on the account, and the authorized user will also be affected by the primary account holder making late payments. An authorized user arrangement is not right for every household and requires upfront communication.

Building and maintaining good credit doesn't happen overnight. It also takes conscious effort to keep up with positive financial habits. In addition to email reminders, the UW-Extension "2/2, 6/6, 10/10" website provides information and links for ordering, understanding, and monitoring your free credit reports.

For more information on credit reports, contact the Winnebago County UW-Extension office at (920) 232-1970 or online at <u>www.winnebago.uwex.edu</u>.



Millions of Americans have been affected by hurricanes and, in the aftermath, face the daunting task of cleaning and/or rebuilding. Our thoughts are with those who are facing a challenge. Here are some guidelines to help you through a flood of any kind.

It's important that cleaning and disinfecting homes after a flood is done right to prevent illness and further damage to the property. There's a difference between cleaning and disinfecting. Cleaning is the physical removal of dirt, germs, and debris by scrubbing, washing, and rinsing. Disinfecting means the application of a product that will kill nearly all of the germs that it's intended to target.

Here are the steps to follow when cleaning and disinfecting post-flood:

- First, take photos of the damage.
- Wear protective clothing like long-sleeved shirts, long pants, rubber gloves, and waterproof shoes.
- Anything that has been wet for 2 or more days should be brought outside, even if you can't see evidence of mold.
- Anything that has absorbed water and can't be cleaned, like mattresses, carpets, or stuffed animals, should be thrown away.
- If you can't wash cloth items in hot water, they too should be thrown away.
- Clean floors, stoves, sinks, dishes, and countertops first with warm soapy

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water and then with bleach (one cup or less per gallon of water). Don't mix bleach with other cleaners.

- Throw away fresh food and pantry food that has come into direct contact with water, even unopened food in glass containers. Cans can develop rust and paper labels on food can develop bacteria.
- Wash flood-soaked fabrics once the water and electricity are back on and your washing machine has been checked for damage. Pre-wash clothes with cool water and laundry detergent first to prevent stains from setting. Then wash with laundry detergent again in the hottest water the fabric can withstand. If the clothes have come in contact with sewage, it may be necessary to throw them out.

Be sure to keep your cleaning products in a secure location after a flood and while cleaning. Here are some additional resources for cleaning up post-hurricane *[or other flooding]* from:

EPA (https://www.epa.gov/mold/mold-cleanup-after-floods

CDC (https://www.cdc.gov/disasters/hurricanes/hurricane_harvey.html

HUD (https://youtu.be/aY4v6y2mcCo).



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Prevent Pumpkin-Carving Mess

Originally published October 17, 2017 https://cleanandhappynest.org/wpd/prevent-pumpkin-carving-mess/



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There are many joys of Halloween: costume-making, candy selection, pumpkin picking, trick-or-treating, etc. Most parents would probably agree, though, that carving pumpkins, while fun, can be a very messy endeavor.

Here are some tips for keeping the carving mess under control.

First, pick a good spot for carving. Doing it outside on a picnic table or on the garage floor will make for easy

cleanup. If you need to do it inside, make sure you carve over a hard floor rather than a rug.

Next, cover the area with a large plastic tarp or disposable plastic tablecloth. Both of these are more durable than newspaper, which can leave smudges and can be easily punctured.

Keep a few bowls out – one for pumpkin innards and one for seeds to roast later.

Use the right utensils: a sharp knife that makes clean cuts and a sturdy scooper to get the inside clean.

Keep paper towels or hand wipes close-by to clean your hands while you work. Don't try to walk back and forth to the sink.

When you're done, dump the innards bowl into a trash bag, and wipe down the tarp with a rag or fold up the disposable tablecloth, keeping the mess contained inside.

Finally, spray your masterpieces with vinegar or hot pepper to keep squirrels from eating them. To help prevent mold from growing on your pumpkin, wipe it down with bleach.

Trick or treat! Have a safe and wonderful Halloween.



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Getting Your House Ready for Guests

Originally published November 7, 2017 https://cleanandhappynest.org/wpd/getting-your-house-ready-for-guests/

The holidays are right around the corner. Is your house ready for hosting?! Here's a checklist to make sure that your bases are covered before family and friends cross the threshold.

The main areas to focus on are the kitchen, bathrooms, and guest rooms. Run the dishwasher, clear and clean kitchen counters and fridge shelves. In the bathrooms, scrub toilets and sinks and remove any soap build up or mildew from the shower tiles. Bedrooms, of course, should have clean sheets and be dusted and vacuumed.

Bathroom:

Put out clean towels and stock an ample supply of toilet tissue. It's always a nice touch to also have a range of toiletries available for guests, including toothpaste, shaving cream, razors, soap, shampoo, and conditioner.

Guest room:

Is there enough room (and hangers) in the closet for your visitors to hang a few outfits? If not, clear space or add over the door hangers to give guests their own space for hanging clothes. It's also nice to clear a spot for a suitcase or use a chair as a luggage stand. Leave out a few extra pillows of varying firmness and an extra blanket. A small vase of flowers also is a nice homey touch.

Kitchen:

Have a variety of drinks on hand – milk, juice, coffee, tea, plus all of the things people like to add to those drinks. Leave a few bottles of water, some fruit, or energy bars out for guests to take with them when they leave the house. And

stocking up a variety of breakfast options – cereal, bread, fruit, and yogurt – will fill them up and set the day off on the right foot.

House logistics:

Be sure that your guests have the info they need! Share your cell phone number, the wifi password, house alarm code, and some easy directions from your house to public transportation and/or key destinations. Share a spare set of house keys to avoid problems down the road.

You're ready (except for the cooking and decorating)!



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<u> Tame Holiday Mess</u>

Originally published December 12, 2017 https://cleanandhappynest.org/wpd/tame-holiday-mess/

The holidays are wonderful, yet they bring with them their own brand of mess. Decorations, plants and trees, candles, big family dinners, and house guests present challenges for keeping a clean house throughout December.

We've got some tips for keeping things clean without losing your mind:

- Declutter your house before the holidays are here. That will make it much easier to keep it neat once the madness starts.
- Keep pre-moistened window wipes on hand to clean up smudges on windows and mirrors, especially if there are kids in the house.
- If your good linen gets stained and the label says it can be machine washed, grab a stain stick or stain wipe and address the stain quickly. When meals are done, clear the table and pre-treat any stains with a prewash stain remover. Fill the washing machine with laundry detergent, water (check the label for the right temperature), and bleach (if the fabric can tolerate it) and let the linens soak there overnight. Run the washer in the morning.
- Flatten boxes and bag up wrapping paper quickly once presents are opened.
- Put mats at the front door to help keep the dirt out when guests come in and shake them often to remove excess dirt.
- When you're putting away decorations, clean them before storing them in closed bins that are clearly marked with what room they go in. That will make next year's decorating easier (hint: take a photo of how you decorated this year so that you can quickly recreate the look next year).

Having a neat house will allow you to focus on celebrating and enjoying friends and family, so try to spend a few minutes every day on cleaning. Then reward yourself with your favorite holiday treats.

For more tips on holiday cleaning, visit <u>http://www.cleaninginstitute.org/clean_living/quick_holiday_spruceups.aspx</u>.



Grandparent Scams

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Originally published in the Wisconsin Senior Guide By the Wisconsin Department of Agriculture, Trade, and Consumer Protection

A caller pretends to be your grandchild [*or calls on behalf of your grandchild*] and begs you to send money immediately, while keeping the "loan" a secret from other relatives, especially mom and dad. The money may be to get out of jail, pay for a car repair, get home from a foreign country, or pay for an emergency room or hospital visit. Sometimes, a third person becomes involved, pretending to be a police officer, doctor, lawyer, or bondsman to confirm the bogus story.

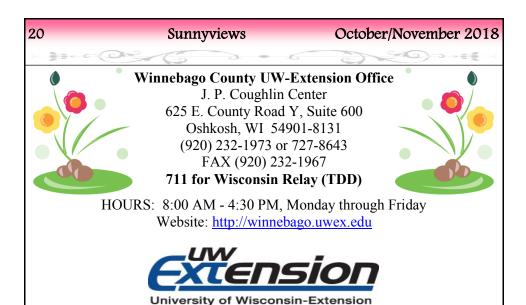
This is a scam that many Wisconsin grandparents get caught in every year. Why? Because the scammers are very convincing and very slick at pulling it off! Thieves are even turning to emails to pull off this scam, and it's working.

DO NOT wire <u>any</u> money to the scammers! You will never get it back!

What to do:

- Ask personal questions to verify the caller's identity, using questions only a close family member would know.
- Do not fill in the blanks for the caller. If the caller says, "it's your granddaughter," respond with, "which one?"
- Contact your grandchild using a number you know. If he or she cannot be reached, contact another family member to verify the grandchild's whereabouts.
- If you cannot reach a family member, contact the non-emergency number of your local police or the Bureau of Consumer Protection.
- NEVER wire money to scammers! You will not get it back!





An EEO/AA employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title VI, Title IX and the Americans with Disabilities Act (ADA) requirements. 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.

Area 10 Extension Director

Catherine Neiswender

Support Staff

Amy Hendrickson Ashley Rolph Carol Hollmaier

Family Living

Mandi Dornfeld Human Dev. & Family Relationship Educator

Community Development

OPEN Community & Economic Educator

Chad Cook Natural Resources Educator

Agriculture & Natural Resources

OPEN Agriculture Agent

Kim Miller Horticulture Educator

Nutrition Education

Kristine Soper FoodWIse Educator

Evan Groth FoodWIse Educator

4-H/Youth Development

Jody Bezio Interim 4-H/Youth Development Educator

> Sarah Thompson Youth & Science Educator