

Dear LAHCE Members,

This year, the first week of April is Money Smart Week – a collaborative effort between organizations locally and across the United States that offer educational resources and activities to assist individuals and families in achieving financial literacy and managing personal finances, whether it be to reduce debt, save for retirement, or teach younger generations positive financial skills.

Sometimes, life and the cost of living may seem to overtake our paychecks, or income has dropped, or there are unexpected expenses. Getting a handle on finances and financial stress can feel daunting, or even embarrassing. But financial stress is a common stress, and many people find themselves needing assistance at one point or another; talking about our stress to the people who care about us can help us feel better (financial stress is normal and more common than we think!), give us a sounding board, and can help us come up with some creative solutions.

Steps to deal with finances:

- 1. Figure out how much you can spend.
- Make a monthly spending plan that includes income and expenses and determine if you are satisfied with where your money is going
- 2. Track how much you are spending.
- Knowing where our money goes each month gives a big picture of how much we are truly spending. Budgets can fail because our expenses change week to week or month to month.

3. Figure out where you can cut back.

- Looking at our habits is a good way to figure out how we might do something less often, buy it cheaper, or cut it out altogether.
- 4. Explore ways to increase your income.
- Second jobs are an option, but are you using deductions and tax credits to your benefit?
- 5. Make a plan to keep up with bills.
- If you find yourself unable to keep up with bills and payments, take action right away by reaching out for help

For more information or worksheets to do the steps, visit: https://fyi.extension.wisc.edu/toughtimes/files/2019/01/Cutting-back-state-version-2019.pdf

Events happening in the La Crosse Area that may be of interest:

Free Income Tax Assistance

Saturday April 6 9 a.m.-4 p.m. Western Technical College



To schedule an appointment Call Consumer Credit Counseling Services at 608 784 8380 (for households making less than 66,000)

Shred Event

Monday, April 8 11 a.m.- 1 p.m. Western Technical Collage Shred old important documents to ensure safe disposal of your information

Have a beautiful and active April!

the Chartenboss

Heather Quackenboss Human Development and Relationships Educator <u>Heather.quackenboss@ces.uwex.edu</u>

Human Development

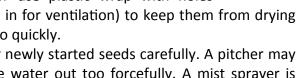
Start Your Seeds to Get A Jump On Spring Gardening

There are plenty folklore and even family traditions of when to start seeds. UW-Extension provides a time frame of when to start seeds indoors or out, as well as when to transplant the plants (UW-Extension, 2008).

General information on starting seeds

(The Old Farmer's Almanac, 2018)

- 1. Fill clean containers with a moistened potting mix made for seedlings. Soilless peat moss mixed with equal parts vermiculite and perlite holds enough water and allows oxygen flow. Do not use regular potting soil, as it may not be fine enough for seeds to root through properly.
- 2. Plant seeds according to the seed packet. Most seeds can simply be gently pressed into the mixture; the eraser end of a pencil may be used to push the seed into the mixture. When planting seeds, plant the largest seeds in the packet to get the best germination rate.
- 3. Cover containers with a transparent cover (this may come with the seed tray or use plastic wrap with holes poked in for ventilation) to keep them from drying out too quickly.
- 4. Water newly started seeds carefully. A pitcher may let the water out too forcefully. A mist sprayer is gentle but can take a long time. A meat-basting syringe (turkey baster) will dispense the water effectively without causing too much soil disruption.
- 5. When seedlings start to appear, remove the plastic and move containers into bright light.
- 6. When the seedlings get their second pair of leaves, prepare individual pots filled with a potting mix with plenty of compost. Move the seedlings carefully to the new pots and water well. Keep seedlings out of direct sun for a few days, until they've had a chance to establish themselves in their new pots.



Things to Keep in Mind:

- Seeds may need to be soaked, scratched, or chilled before planting, as directed on packet.
- Seeds sprout best at temperatures of 65 to 75°F (18 to 24°C).
- If seedlings are next to a window, remember to • rotate the containers to keep the seedlings growing evenly. If using grow lights, raise them a few inches above the tallest seedling every couple of days.

Frost Date

According the National Weather service the average last spring frost date for most of La Crosse County is May 10th; for those closer to the Mississippi River, the last frost date is earlier while it is later for those living on the ridge or in the bluffs. Growing media (anything that can be used to support the growth of a plant) such as soil, peat moss, coir (coconut husks), perlite, or other soilless materials are essential for the success

of plants. The back of the seed packet ideal will state the conditions concerning water, light, space, zone, hardiness, area best for growing, and type

of cultivar.

Indoor Season

Window light (southern exposure) may be adequate for starting a tray or two of seeds while grow lights are recommended for larger quantities or for providing the proper spectrum and intensity to supplant the sun (Modern Farmer, 2018). After initially planting seeds, moisture and humidity are very important; the trays with transparent covers are an easy method to maintain humidity for the seeds. Plastic wrap with holes poked in can also retain moisture while allowing for ventilation. La Crosse County is in Zone 4b so plants that reach maturity by 90 days are a safe fruit or vegetable to choose.

Soil Testing

When planting directly outdoors, or for transplanting, it is a good idea to test the soil. Extension La Crosse County provides this service for \$18 per sample. To test, bring a 2 cup sample to the Extension office.





Special Seed Treatment

Some seeds need to go through a scarification process to break dormancy (like milkweed). Scarification is done through mechanical (scratching the seed coat), thermal (heat/cold cycle), or a chemical (soaking the seed in water) process.

Heirloom Seeds

Purchasing heirloom seeds will allow the option to save seeds for next year's garden. The Seed Library, a collaboration between La Crosse Public Library and Hillview Urban Agriculture Center, offers free heirloom seeds and opens in March. For more information, visit them at https://www.lacrosselibrary.org/services/seedlibrary or http://www.hillviewuac.org/seed-library-2/.

For more information on agriculture, horticulture, or soil testing, contact Extension La Crosse County Agriculture Educator Kaitlyn Lance at kaitlyn.lance@wisc.edu or call the Extension office at 608-785-9593

Works Cited and Additional Resources:

- Vegetable Cultivars and Planting Guide for Wisconsin Gardens Publication (A1653)
- Wisconsin UW Fruit Program
- National Weather Service Average Last Spring Frost Dates
- Container Gardening Publication (A3382)
- Growing Media Texas A&M Agrilife Extension
- Plant Hardiness Zone Maps
- PennState Extension Seed and Seedling Biology
- https://www.almanac.com/content/starting-seedsindoors#
- https://modernfarmer.com/2018/03/grow-lightsfor-indoor-plants-and-indoor-gardening/
- https://www.lacrosselibrary.org/services/seedlibrary
- http://www.hillviewuac.org/seed-library-2/



Planting guide

When To Start Seeds Indoors

Mid-March

- Broccoli
- Celery
- **Early Cabbage**
- Cauliflower
- Celeriac •
- Eggplant
- **Head Lettuce**
- Parsley

Early to Mid - April

- Okra
- Pepper
- Tomatoes

Early May

- **Muskmelon**
- **Pumpkin Fall**
- Squash

<u>Mid April</u>

- Asparagus
- Beets •
- Carrots •
- Chard
- Kohlrabi •
- Leaf Lettuce •
- Mustard •
- **Onion Sets**
- **Parsnips** •
- Peas
- **Potatoes** •
- Radish •
- Rhubarb •
- Salsify •
- Spinach
- **Turnips**

- Kale

Planting Outdoors

Mid to Late May - Seeds

- Lima Beans
- **Snap Beans**
- **Pole Beans** •
- **Brussel Sprouts**
- Late Cabbage
 - Corn
- Pumpkin
- Summer Squash
- Watermelon

Mid to Late May - Plants

- Broccoli
- **Early Cabbage**
- Cauliflower
- Celeriac
- Celerv
- Lettuce
- Muskmelon
- Onion •
- Parsley
- Pumpkin
- **Fall Squash**
- Tomato

Early to Mid June - Seeds

- Cucumber
- Rutabaga

Early to Mid June - Plants

- Eggplant
- Okra
- Pepper

Late June - Seeds

- **Chinese Cabbage** •
- Collards
- Endive

Executive Committee Reports



Message From The Editor

Bangor Center continued

The Burns Corner Homemakers were organized in 1925. Early members were interested in crafts such as weaving baskets and bead trees. A friendship quilt was made in 1927 with the 23 members names on it. In 1929, part of the club split and became the Burnham club.

The Dutch Creek Homemakers were a part of the Bangor Center. The submission from them tells of the history of Dutch Creek but nothing about the club. There was a woolen mill and a flouring mill which were powered by Dutch Creek. The Dutch Creek dam was built in the early 1930's.

Ridge Ramblers Club was on Fish Creek Ridge, the community was settled in the mid 1800's by mostly immigrants from Norway, and a few from Germany and England. The first church was built in 1893, the first school in 1899,

the teacher was paid \$140.00 for the year. There was no information about the club in this article.

Rockland Homemakers....The first area women's organization was called a "Social Club". The ladies met every 3 weeks and spent time visiting, exchanging recipes, patterns, household hints, and working together. In August 1920, a group of Rockland ladies met with the leadership and club organizer from Madison and these 8 ladies became charter members. Dues were twenty-five cents a year, and five dollars a year was donated to the Red Cross. In June 1927, the Rockland club join the La Crosse County Extension Homemakers. In 1932 the club made a quilt for each of their 18 members.

The Rock'n Rollers Homemaker Club was formed in the fall of 1978, with more than 20 members. The club was very active, organizing annual community picnics, giving new residents a welcoming booklet, and conducting a bazaar each fall to raise money for community improvements.

The Striped Strivers Club was started on March 16, 1931 with 13 members. They enjoyed many activities such as serving dinners, making baskets, flowers and rugs. They also enjoyed family picnic and card games. In 1979, 5 new members joined.

The White School Club was organized in April 1926 with 25 members. The club held monthly meetings and the President attended a monthly meeting of the La Crosse Community Council, at which she received instruction in various homemaking arts and crafts to share with her members. In later years the State University sponsored these meeting under the guidance of the County Extension Agent.

Next month, Holmen Center

Sheryl Smith Newsletter Editor Committee Reports

International Coordinator

Reminder, Pennies for Friendship are due May 1 to Wanda Rogers.

This year Pennies will be designated for buying of water filters through ACWW's Water Around the World Project.

More people die from dirty water and poor sanitation than all forms of violence and war. These filters cost \$18.00 each and usually last 3 to 5 years. They are easy

to use and turn unsafe water into safe drinking water.

It is also important to test our own private wells here in Wisconsin, especially for nitrates which are high in our area. Nitrate levels higher than 10mg/L pose a

serious risk to infants and pregnant women. But it is also recommended that people of all ages avoid long term consumption of drinking water high in nitrates.

> **Leah Bork** International Coordinator

Executive Committee Reports President's Message

The anticipation of Spring for HCE members brings to mind upcoming events which are special occasions. Our thoughts go to the Spring West District Meeting, our county's Spring Banquet and Cultural Arts event, and the LAHCE Spring Annual Meeting, followed by an education program. It is a full day, and we go home renewed in our commitment "to be true to God and country, and of lasting service to our homes and communities."

You recognize the words in quotations above are from the HCE Creed. Yet, how often do we stop to ponder the deeper meaning of being a member of HCE? Do you take the time to reflect on the value of the activities you participate in, or are you interested in getting it done? Are you participating for the sheer pleasure of camaraderie which is good for the soul? Are you respectful of your fellow members, trying to understand their point of view and open to new insights? Take time to reflect on the process; it may not produce tangible

At this writing there is the aroma of gratitude. Gratitude for the leadership of the committees in planning meaningful activities so that we can experience the pleasure of camaraderie, while at the same time performing meaningful activities for the good of society. As you read on in this newsletter, the committee reports will elaborate on our activities.

results, but insights which may be invaluable.

Looking forward to seeing you at upcoming HCE events!

Lois M. Hess

President



Committee Reports

Cultural & Textile Arts Report

Spring is on the way!! Honest!! I hope you are all enjoying the extended daylight at the end of the day that comes with Daylight Savings Time. It seems to give me a short burst of renewed energy each evening.

Ten brave souls ventured out on the snowy roads on February 25 to attend the "History of Scarves & Many Ways to Wear Them". Everyone brought one or two scarves and learned some new ways to tie and/or wear them. Special thanks to Barb Hubert, Angie Vondrashek and Deb Herrmann for their knowledgeable presentation. A fun and interesting time was had by all, followed by coffee and dessert.

The 2019 Cultural & Textile Arts judging will be done at

the Spring Banquet/Annual Meeting to be held on May 6, 2019 at the Holland Town Hall. Projects receiving blue ribbons will be eligible for entry at the state level. Please refer to your March issue of "X County News" for the 2019 categories and guidelines.

A pre-registration form was also included in that newsletter. The form will need to be completed, signed and turned in to me no later than **April 20, 2019.** Any questions or concerns, feel free to contact me at: 608-786-4749, or e-mail: Lnira@live.com.

Happy crafting and creating!

Laura Ira

Cultural & Textile Arts Coordinator

LAHCE Mission Statement

<u>La</u> <u>Crosse</u> <u>County</u> <u>A</u>ssociation for <u>H</u>ome and <u>Community</u> <u>E</u>ducation strives:

- **TO** promote and strengthen the family unit;
- **TO** provide opportunities of self-education for development of potential abilities;
- **TO** better serve and improve home and community life.

Education Programs

Spring Educational Programs

The Organic Valley Program will be at the Barre Town Hall at 1:15 on April 24th (wrong date in your booklet). The presentation will be given by Mickella Geary from Organic Valley. She will provide a history of the company and the benefits of eating and drinking organic foods.

Nancy Kuczynski

Education Program Coordinator



Committee Reports

Family & Community Life

Please use this Contribution Report form (on page 7) for recording your volunteer hours and contribution to your community. Just record your hours at HCE events, fundraising for HCE, community outreach/ volunteering, and the value of donations to HCE each month of the year. Please return

this form to me before May 31st. You can either mail it or bring it along to our Spring Banquet.

Leann Kramer N8581 Kramer Road Mindoro, WI 54644

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Leann Kramer

Family & Community Life

LAHCE Sp	iing Banquet
Date: Monday, May 6, 2019 Place: Holland Town Hall W7937 County Rd MH, Holmen WI Time: Noon	Cost : \$12.00 Menu: Chicken Salad on Croissant, Fruit Salad and Veggie Tray, Dessert Coffee and Punch
	ced after lunch, followed by a business meeting. There Il program "Journey to America".
Registration due by April 26th LACHE Spring Banquet—May 6, 2019	
Name(s):	
Phone: Club:	
Registration deadline is April 26, 2019 Make Checks payable to LAHCE. Registrations are transferrable but not refundable.	Please send registration form and payment to: Wanda Rogers 800 West Ave Lot AA West Salem, WI 54669
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Club member's Name:			0	County:		~	Club:				2
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County HCE Spring Event									-		
County HCE Fall Event											
County HCE Educational Sessions					-	_					
HCE Club Meetings					~						
HCE District Meetings											
HCE State Meetings											
Event Total Hours											
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Fundraising Activities Total Hours											
Community Outreach Time - Hours	Jun Jul	1 Aug	Sep	Oct M	Nov Dec	c Jan	Feb	Mar	Apr	May T	Total Hours
Wisconsin Bookworm Reading Program											
Community Outreach Total Hours				- 2							
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Donations Estimated Total \$											

HCE MEMBER CONTRIBUTION REPORT FOR JUNE 2018 THRU MAY 2019 (Also reverse side for din ŧ

COOPERATIVE EXTENSION SERVICE United States Department of Agriculture University of Wisconsin-Extension La Crosse County Offices 212 North 6th Street La Crosse, WI 54601

X Crosse-County News



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«Count»



Find out more about the Ten Keys to Happier Living, including books, guides, posters and more here: <u>www.actionforhappiness.org/10-keys</u>