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Mission Statement for Wisconsin Association for Home and Community Education HCE offers opportunities for:

- Learning in a social setting,
- Sharing what we learn, and
- Caring to make a difference in our homes, communities, and the world.



NEW

DISPATCH ASSEMBLY

Monthly dispatch assembly for the all issues will be the Cheryl at the Extension Office until further notice. I am able to fold, tape, mail, etc. for the time being.)

Please send articles to:

Cheryl Shockley
UW-Extension Office
1313 Belknap Street, Room 107
715-395-1363 or email me at:
cheryl.shockley@ces.uwex.edu

DISPATCH ARTICLES DUE DATE

Dispatch articles are **due the 15th** of the month. When emailing your articles, please send them as an attachment.

Please mail or email them to:

Cheryl Shockley,
UW-Extension Editor
1313 Belknap St., Room 107
Superior, WI 54880
715-395-1363 or
cheryl.shockley@ces.uwex.edu

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Memo from the Board~

QUILT-A-THON 03/22/2018

Our HCE Quilt-A-Thon will be held from 10 to 3 at the Mariner Business Center (formerly the Mall) in Superior. Hope all of our members and their friends can join us to complete about 100 quilts for "Kids in Crisis".

Raffle tickets for our new "Wild Life" quilt will be available for \$1.00 each or 6 for \$5.00. We use these funds to purchase quality batting and supplies for the next year. Each year, I create the raffle quilt and was happy to create something totally different this year. I pieced the quilt top with wild life fabrics, panels and orders. Linda Ford added the stitching on her long-arm quilting machine at no cost to the clubs.

In appreciation for our volunteers, there will be a table filled with quilting and sewing books, instructions and lots of supplies that are FREE to anyone who will help us with our project. Please bring a friend. It will be a fun day.

Thanking everyone in advance,
Marge Keho,
Treasurer



HCE EXECUTIVE BOARD MEETING MINUTES

February 1, 2018

Guadalajara Mexican Restaurant

Roll Call: Hilltoppers 3, Merry Mates 2, Town & Country 2, Advisor 0

The meeting was opened at 1:30 p.m. by President Cheryl McCuskey with the HCE Creed.

Secretary's Report: Linda Williams No minutes. Annual Meeting minutes will be published in September.

Correspondence: None

Treasurer's Report: Marge Keho – Marge presented the Year End Report.

It was decided to raffle off the Wild Life quilt for 2019 at \$1.00 per ticket or 6 for \$5.00

The financial committee reported that the financial review was completed and everything was hunky-dory.

Sunshine: Cheryl McCuskey reported on the Sunshine Fund

Dispatch: Due February 15 for March Dispatch. Cheryl Shockley will be folding the Dispatch at this time.

Thank you, Cheryl! Marge will write the March Board Memo.

COMMITTEE REPORTS:

VP Programming and Community

Outreach: Jo Mersnick – Our meeting was held today at the Guadalajara Mexican Restaurant as our “Fiesta” celebration of Mexican food.

A review of our By Laws and Guidelines will take place following our May 3rd Board Meeting.

Cultural Arts: Mary Ann Gronquist Mary Ann will be ordering more blue ribbons

International: Christa has written excellent articles on Iceland. The International

program on Iceland will take place at the Superior Public Library November 8, at 1:00. Details to follow.

Membership/Marketing: Sue Hendrickson Sue expressed her concern about losing members. Cheryl reported that last year the state lost 300 members.

Scholarship: The Melinda Boswell Scholarship will go to a student at UWS this year.

WI Bookworms™: - Sue Hendrickson- Running smoothly Think of an event where we can give away some of the extra books from past years.

Family Living Educator: No information yet.

UNFINISHED BUSINESS:

On the Move and In the Groove: The State has replaced the walking program On the Move and In the Groove with a new HCE Healthy Lifestyle Survey to be filled out by each member and sent to Linda Williams by

June 1 2018. 1801 E. 5th Street Superior, WI 54880

Quilt-a-thon: **Remember!** March 22, 10:00 to 3:00 at the Mariner Retail and Business Center, Superior

NEW BUSINESS:

Spring District Meeting: April 19, 2018 - Roberts Park Building - 316 N Park Street - Roberts WI 54023

Meeting closed with the HCE prayer.

Minutes submitted for approval by Jo Mersnick subbing for Linda Williams/ Secretary.



In this Dispatch you will find an extra poster with information on our Quilt-a-thon. Please post it in a place with good foot traffic. Hilltoppers have been busy preparing for the Quilt-a-thon and we have plenty of quilts to be turned, pressed, stitched, top stitched, and to tie. Please join us! Jo Mersnick



From the Desk of Sue Hendrickson

Did you know that college loan borrowers can apply for free, legitimate forgiveness options?

There are four ways for federal loan borrowers to get **loan forgiveness** through the government. These programs are only available to borrowers with federal student loans; private loan borrowers aren't eligible. If your federal loans aren't part of the government's Direct Loan program, you may need to consolidate your loans first to be eligible. **Federal loan consolidation** is free if you do it yourself through the government.

Compare the different options below:

How to apply for federal student loan forgiveness

You can apply to the above programs for free by following the instructions below for each program. Apply on your own instead of paying a third-party company to do it for you; you'll save hundreds or even thousands of dollars.

Program	Years to forgiveness	Amount of forgiveness	How to qualify
<u>Income-driven repayment plans</u>	20 or 25.	100% of the remaining loan balance after 20 or 25 years of payments.	It depends on the plan, but most borrowers qualify for at least one income-driven plan.
<u>Public Service Loan Forgiveness</u>	Must make 120 full, qualifying monthly payments, which takes at least 10 years.	100% of the remaining loan balance after you make 120 qualifying monthly payments.	Work full time for the government or a nonprofit, and make 120 full monthly payments on Direct Loans.
<u>Teacher Loan Forgiveness</u>	Five consecutive academic years.	Up to \$17,500 for teachers of special education and secondary math and science. Up to \$5,000 for other qualifying teachers.	Teach full time in an elementary or secondary school serving low-income students.
<u>Perkins Loan Cancellation</u>	A percentage of the loan can be canceled each year for five years.	Up to 100% of your Perkins Loans.	Must have Perkins Loans and work full time in a qualifying public service job.

Income-driven repayment plans: First, use the government's **Repayment Estimator** to compare the four income-driven plans. Then **apply on studentloans.gov**.

Public Service Loan Forgiveness: Complete a **PSLF Employment Certification Form** for each of your employers. Mail or fax the documents to FedLoan Servicing, the company that the Department of Education hires to manage the PSLF program. If FedLoan Servicing is your federal loan servicer, you can **complete the form on their website**.

By applying on your own instead of paying a third-party company to do it for you, you'll save hundreds or even thousands of dollars. If your employer qualifies, your loans will be transferred to

FedLoan Servicing if that's not already your federal loan ser-

U.S. Department of Education
FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

vicer.

You can't apply for PSLF until you complete the required 120 full, monthly on-time payments. The application will be available through the Department of Education in September 2017.

Teacher Loan Forgiveness: Fill out the **Teacher Loan Forgiveness Application**.

Submit the forms to your federal loan servicer after you've completed your five qualifying teaching years. The chief administrative officer from the schools you taught at during those five years will need to complete the certification portion of the application.

Perkins Loan Cancellation: To apply, contact the school that issued the Perkins loans.

Please pass this information on to friends or family members who have outstanding federal student loans. They can be such a burden!

Cultural Arts Contest -This year's Cultural Arts Contest will be held on Saturday, April 28th, at Mission Covenant Church, Hwy P, Poplar, WI, with judging beginning at 10:00 a.m. Please have your articles in between 8:45-9:30. Please read the category list carefully as there are some changes from last year. All work must be done by entrant and completed after last year's show. It must receive a first place at this year's county contest to be in the judging to go to state contest. All items must be clean or laundered or will be disqualified by the judge. Kits and patterns may be used as long as the entrant does all the work. Anyone having an article going to state must sign a registration form (provided by us). This a new rule, so please don't remove your article after judging until this form is signed. We hope to have a good turnout again, so get busy!!!

Submitted by, Mary Ann Gronquist

Iceland and the Olympics

Iceland first competed in the Olympics in 1908 in London, England. Iceland sent Olympians to every Olympic Games from 1936, missing only the 1972 winter games. Iceland has never won a medal in the Winter Olympics but has won 4 medals in the summer games, one in handball, one in judo and two in track and field.

Below are the 5 Olympians (2 women and 3 men) Iceland sent to the 2018 Winter Olympics, they will compete in Alpine skiing and cross country skiing.

(picture from online www.npr.org)



Iceland and Winter

The winter season in Iceland lasts from September to April with temperatures ranging from -10 to 5 degrees Celsius, which is 14 degree F to 41 degree F. With a long winter similar to that of the northland, what do Icelanders do outside to enjoy the season? A few ideas are to watch the northern lights dance in the sky or explore natural ice caves that form every winter in the Vatnajökull glacier, Europe's largest glacier. Every summer the ice caves melt and fall apart. Vatnajökull is located in the South-East region of Iceland, near the town of Hofn and about a 5-6 hour drive from the city of Reykjavik. Also the home to a few hot springs to enjoy. The most famous geothermal spa is the Blue lagoon and the oldest hot springs are the Secret Lagoon near the town of Fludir.

Other activities Icelanders and tourists enjoy are snowmobiling, dogsledding, skiing, snowboarding and hiking in and on the glaciers. Skiing is not as popular one might expect because the snow melts due to the moderate temperatures or the weather is too windy and cold to ski. There are still some ski resorts to enjoy the sport.

One area many go to see is the Golden Circle, which consists of the Thingvellir National Park, Geyser geothermal area where the geyser named Strokkur erupts hot water every few minutes even in the winter. Thingvellir National Park is a UNESCO (United Nations Educational, Scientific and Cultural Organization) World Heritage Site, because of its geological, historical and cultural significance. It is the most important place in Iceland because the Mid-Atlantic Ridge passes right through the Park and at some point 16-18 million years ago the tectonic plates began to move apart allowing magma to rise and solidify which is what created Iceland.

The Secret Lagoon:



Geyser named Strokkur:



Submitted by: Christa Williams-Clements

References:

<https://adventures.is/information/thingvellir-national-park-iceland/>

<https://guidetoiceland.is/best-of-iceland/best-winter-activities-in-iceland>

https://en.wikipedia.org/wiki/Iceland_at_the_Olympics

**DOUGLAS COUNTY ASSOCIATION FOR
HOME AND COMMUNITY EDUCATION (HCE)
HCE QUILT-A-THON**
(making comforters for kids in crisis)



10:00 a.m. – 3:00 p.m.

Thursday, March 22, 2018

Mariner Retail and Business Center, Superior

Volunteers welcome! Bring a friend!

(Come and help for whatever time you can spare.)

Donations needed are,

- 1. Sewing supplies**
- 2. Juvenile fabrics**
- 3. Flannel**
- 4. Unfinished or finished quilts**

Donations of sewing notions will also be collected for Sewing Centers in Nicaragua. This is part of the Wisconsin Nicaragua Project, Wisconsin's sister country.

Raffle tickets available for the beautiful queen-sized quilt to be raffled off on April 28, 2018 3 tickets for \$1 - need not be present to win

1 ♥ free stuff!

Free for volunteers!

A table filled with quilting and sewing related books & items.

PLEASE JOIN US!

Douglas County UWEX
1313 Belknap Street
Courthouse Room 107
Superior, WI 54880

TAPE

TAPE

We're on the web! Be sure to visit the Douglas County Family Living website at: <http://douglas.uwex.edu/fp/> and click on Douglas County Home and Community Education (HCE), then click on the Dispatch Newsletter link.

March 2018						
S	M	T	W	T	F	S
					1	2
					8	9
4	5	6	7	14	15	16
11	12	13	20	21	22	23
18	19	26	27	28	29	30
25	25	31				



April 2018						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

March	On the Move and in the Groove Fitness Challenge	
Mar. 1-May		
Mar. 1	12:30	Craft Sale Meeting
Mar. 22	10:00 - 3:00	Quilt-a-thon
April 5	12:30 p.m.	Program Planning Ideas
April 19	1:30 p.m.	Board Meeting
April 28	9:30-3 p.m.	Craft Day

Linda	Fuller's Restaurant	Mission Covenant Church, Poplar, WI
T&C		
President		
Hilltoppers/All Clubs	Mariner Business Center	
V.P.	Fuller's Restaurant	
President		