

Read to Me

A newsletter for families and others who care about the future of young people

Volume 4, Issue 2

Winter 2010

Special Points of Interest in this newsletter:

- Pancakes and reading with "The Gruffalo"
- Second Annual Read-A-Rama
- Parent Spending and Savings Plan
- Kids and Money
- "Kids Are Worth It" Parent Education Event

United Way of Southwest Minnesota is an independent, local organization working to create lasting changes in people's lives and the communities in Lincoln, Lyon, Murray, Yellow Medicine and western Redwood Counties of Minnesota.



United Way
of Southwest Minnesota

Calendar of Upcoming Events



Breakfast with The Gruffalo

*see inside for details

Saturday, **January 9:** 8:00 - 10:00 a.m. at **Applebee's, Marshall**

Saturday, **January 30:** 8:00 - 10:30 a.m. at **Canby Elementary School**

Chicka Chicka Boom Boom Read-a-Rama

*see inside for details

Thursday, **January 14:** 6:30 - 7:30 p.m. at Russell School Cafeteria

Tuesday, **January 19:** 5:30 - 6:30 p.m. at Lakeview School Auditorium

Thursday, **January 21:** 5:30 - 6:30 p.m. at Lincoln HI Preschool Room

Tuesday, **January 26:** 5:00 - 6:00 p.m. at Marshall ECFE Gym **OR**

Tuesday, **January 26:** 6:30 - 7:30 p.m. at Marshall ECFE Gym

Thursday, **January 28:** 6:30 - 7:30 p.m. at YME Kilowatt Community Center (KCC), Kitchen Side Meeting Room

Other Events

Saturday, **January 30:** **Slayton Family Fair** at Murray County Central High School Gym, 10:00 a.m. - 1:00 p.m.

Tuesday, **March 23:** 7:00 - 9:00 p.m. **Parent Education Event**

*see back for details

IMPORTANT IMAGINATION LIBRARY CHANGE!

After many months of review and consultation, Dolly's Imagination Library has announced that the first soft cover books will arrive in mailboxes in January, 2010. Children in the youngest two age groups will still receive board books, but all of the remaining groups will receive the new soft cover titles.

Books will have the same interior pages and the new covers will remain the same color quality and clarity as the old covers. The flexibility should reduce damage that has occurred in the past with the more rigid covers, as well as save printing and mailing costs.



Parent Spending and Savings Plan

Tracking how much money you make and spend each month will help you understand where your money is going, make adjustments if needed, and plan for your future.

Savings are essential. If you put aside a little every month or every week, you will have a cushion to help cover emergencies or unplanned expenses. Or you may want to save for college, a home or a car.

Start tracking your monthly budget to help you manage your spending and savings. You can easily do this on a calendar by taking the following steps:

- List available cash or income at the beginning of the month
- Add any weekly income
- Subtract weekly bills, spending or expenses
- Continue week by week through the month
- Remember to save, even a little, each month!

Does your income cover food, utilities, housing and debt? If not, look for additional ways to boost your income and/or reduce expenses. Consider meeting with a financial counselor to discuss options.



Ways to Boost Your Income and Reduce Expenses

- Take a second job or start a side business
- Pay off debt to avoid interest expenses
- Look into community health clinics for free or reduced-fee services

- Check into Earned Income Tax Credit (EITC)
- Check all eligible tax credits
- Comparison shop for banking services, food and other products
- Review your expenses and consider what you can cut back on
- Determine your eligibility for public benefits at www.bridgetobenefits.org.
- Pursue higher education or training for better-paying jobs.

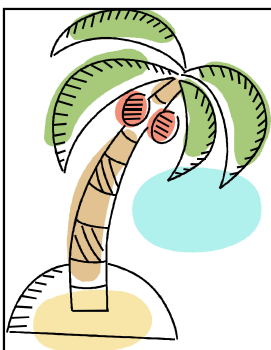


Savings Tips

- Collect your loose change and deposit it regularly in a savings account. It will add up quickly!
- Make a grocery shopping list and stick to it. Making unplanned or impulse purchases can cost you hundreds of dollars each year.
- Pack a lunch for work and eat out less often.
- Watch for the lowest gas prices when driving and keep your car engine tuned and tires inflated for better gas mileage. Consider organizing a car pool.
- Take advantage of the library for books, movies, music and free Internet access.
- Ask doctors to prescribe drugs by generic name.
- **Check your pharmacy for a FamilyWise prescription drug card. This may help reduce your prescription costs!**
- Turn off lights when you leave a room.
- Turn the heat down in the winter, keep your AC set higher in the summer, and use a fan - the savings will add up!

Free Tax Preparation Clinics—Another Great Way to Save

Western Community Action will again be hosting a FREE Tax Preparation Clinic, with FREE e-filing, FREE benefits screening, and FREE financial education information. These clinics will run from Thursday, February 4, 2010 through Tuesday, April 13, 2010. **This service will be made available to low-to-moderate income individuals and families.** Hours are Tuesdays and Thursdays from 5:30 - 9:00 p.m. and Saturdays from 9:00 a.m. - 1:00 p.m. Appointments are encouraged and may be made starting January 25 by calling 507-537-1416 (Western Community Action) or 1-800-658-2448. The Marshall clinics will be held at 1400 S Saratoga Street in Marshall (the new Western Community Action building located at the intersection of Highway 23 and Saratoga Street).

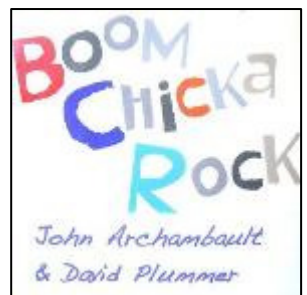


Chicka, Chicka Boom Boom Read-a-Rama

Listen to *Chicka Chicka Boom Boom* and Imagination Library book, *Boom Chicka Rock*. Then watch the books come to life as you participate in themed activities.

All children are welcome, but activities will be targeted to preschool aged children.

See the front page for dates, times and locations.



Kids & Money - The Preschool Years

It is important to take advantage of every day “teachable moments” in regards to money. Why? Because it can be a very effective way to teach young children about money. Consider the following:

- Very few topics affect us on a day-to-day basis like money, so there are endless opportunities to provide mini-money lessons to your children throughout the day.
- By taking advantage of these everyday “teachable money moments,” you’re creating an ongoing dialogue with your child that will help instill important and positive financial values and attitudes.
- These everyday money lessons will be a foundation to ensure that your children have a lifetime of good financial habits and attitudes.
- As soon as the opportunity arises, and you think your children can understand and express an interest, they should be taught the value of money and how to respect it.



Specific examples of common opportunities to teach children about money:

- **Allowances:** Sit down with your child and encourage them to identify ways for them to earn money through work - help them make a list and keep a chart of all the chores they complete. The lesson is that money does not grow on trees - there is a value to money - it must be earned through hard work.
- **Shopping:** Make a grocery list and get kids to cut and organize coupons with you - then go to the store, and have them match the coupons with the items on the shelves - talk to them about a “brand” item vs. generic - as a reward, give them some or all of the money saved from using coupons. Teach them about the importance of comparison shopping and waiting for items to go on sale. Teach them about the importance of wants (i.e., chocolate chip cookies and “fun” cereal) vs. needs (i.e., food staples such as milk, eggs, bread, etc.).
- **Celebrate saving:** Discuss with your kids an appropriate and safe place to keep their money (i.e., piggy bank, plastic container, wallet, etc.). Put a picture of the item for which they are saving on the “bank” to reinforce visually. Track the child’s progress with a

colorful chart that can be posted on the refrigerator or bedroom door as a reminder of the child’s achievement. Give them recognition for their discipline when the savings goal is reach - consider matching the amount if the goal is achieved within a certain time limit.

- **Going out to eat:** Compare menu items and prices (i.e., ordering water vs. soft drink). Show them the bill at the end of the meal, talk about tips and taxes. The lesson is about double-checking to make sure you know where your money is going and that the bill is correct, and that there is no such thing as a “free meal.”
- **Withdrawing money from the ATM:** Teach them about the “invisible money” at ATMs and how it really works - it isn’t free - you had to earn it and save it (i.e., how it is connected to a bank). Take this opportunity to take a tour of a bank or credit union (include a visit to the vault and your safe deposit box if possible) - explain how a bank works.



Hints for Preschool Aged Children (2-5 year olds)

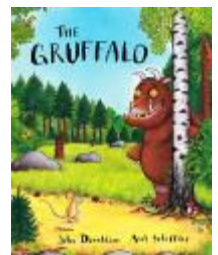
- You can start teaching kids about money as soon as they express a curiosity or interest about the topic.
- Even a two-year old can be taught to put coins into a piggy bank. They may not completely understand the concept of saving, but this is a good introduction to what coins look like and the idea of putting the coins into a piggy bank.
- Start with the basics such as money identification with preschoolers. Teach them to tell the difference between a penny, nickel, dime and quarter.
- Show them a \$1 bill and start showing them how you use these dollar bills to purchase items.
- When a child asks for something in a store, explain that you have to pay for the item - it is not free!
- At this age, you could even introduce the concept of “needs vs. wants.” Instilling good money values can begin very early.

Breakfast with the Gruffalo! Bring your camera along!

Join one of the characters of a favorite Imagination Library book for breakfast!
Eat pancakes and have the opportunity to listen while community members read favorite Imagination Library stories including, *The Gruffalo*.

Saturday, January 9: 8:00 – 10:00 a.m. at Applebee’s Restaurant, Marshall
Adults: \$6.00; Children 3-12: \$ 4.00; Kids under 3: FREE!

Saturday, January 30: 8:00 - 10:30 a.m. at Canby Elementary School
Adults: \$5.00; Children 3-12: \$3.00; Under age 3: FREE!





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of Southwest Minnesota**

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**This is a special newsletter
for families who have
children enrolled in
Imagination Library
through United Way of
Southwest Minnesota.**



Annual Parent Education Event

**Barbara Coloroso presenting on her
book "Kids are Worth It!"**

**Tuesday, March 23, 2010 from 7-9 p.m.
at the Marshall High School Auditorium**

Who is Barbara Coloroso: Barbara is the author of 5 international bestsellers: *kids are worth it!*; *The Bully, the Bullied, and the Bystander*; *Just Because It's Not Wrong Doesn't Make It Right*; *Parenting Wit & Wisdom*; *Parenting Through Crisis: Helping Kids in times of Loss, Grief and Change*

What message will Barbara Coloroso bring to families and communities?

Six critical life messages: I believe in you, I trust you, I know you can handle this, you are listened to, you are cared for, you are very important to me.

- Power struggles – what, how, why and when not to engage
- What the bully is and isn't
- Four antidotes to bullying
- Three kinds of families - brick wall, jellyfish and backbone
- The RSVP system: reasonable, simple, valuable, practical consequences
- Seven strategies to growing children's brains

To register for CEU credits or daycare training hours Please email:
teresa.kock@unitedwayswmn.org or call 507-929-2273.

Additional Parent Education Info

**This event is free and
open to the public.**

**Get in on the discussion
now—join our Parenting
Blog! New articles posted
weekly!**

Be a part of the conversation.
Learn new parenting skills.
Follow one of the below links:

1. [http://
uwswmnparentingblog.blog
spot.com/](http://uwswmnparentingblog.blogspot.com/) or
2. www.unitedwayswmn.org –
click on the Success by Six
tab, Parent Education

For ride information from
Canby, call: 507-223-2003.

For ride information from
Ivanhoe, call: 507-693-1813